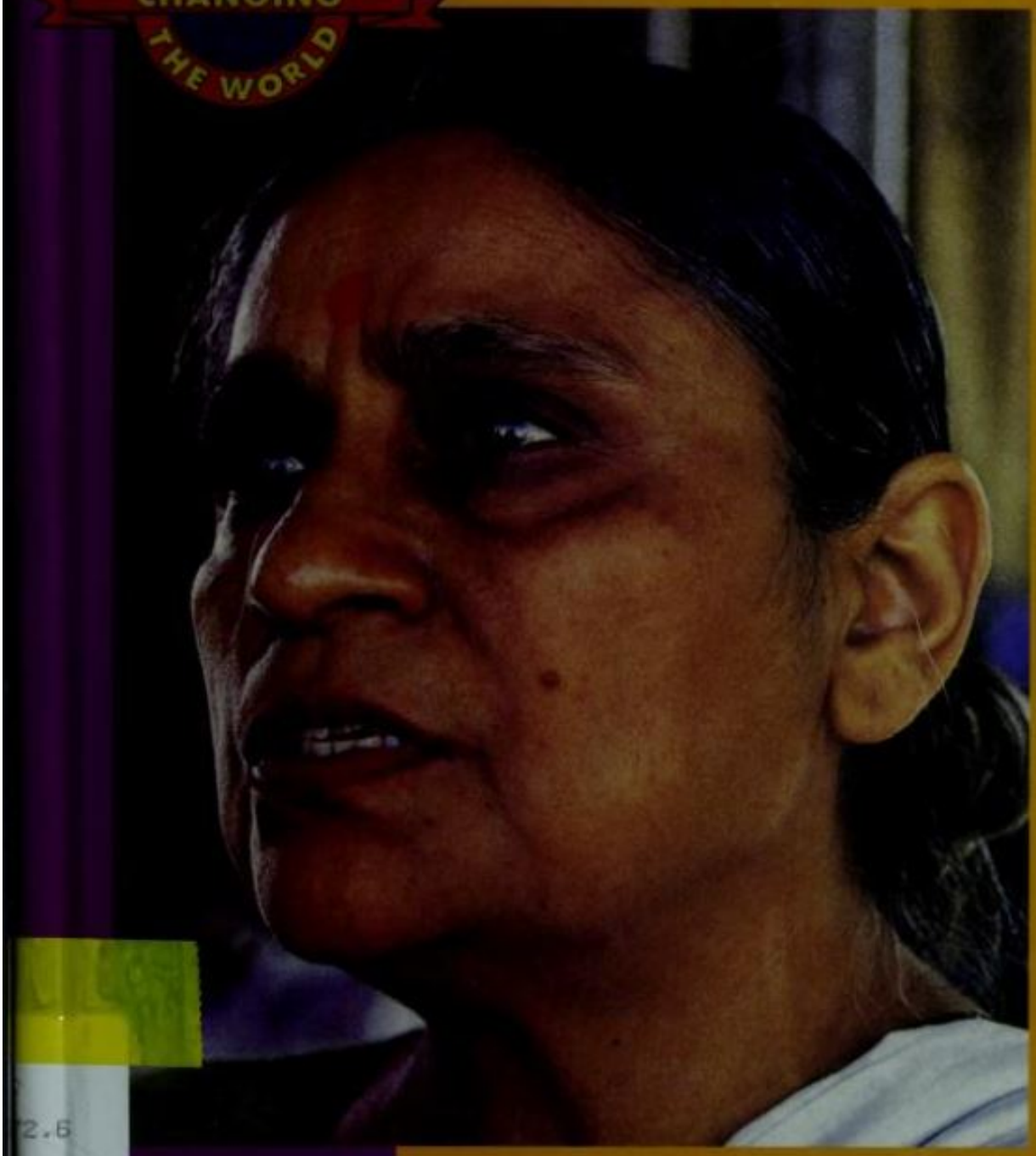
WOMEN CHANGING THE WORLD

ELA BHATT

Uniting Women in India



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Ela Bhatt

Women Changing the World

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Standing Up for Democracy in Burma

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Ela Bhatt

Uniting Women in India

Jyotsna Sreenivasan

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Foreword

WHAT DOES IT TAKE TO CHANGE THE WORLD?

Maybe this question sounds overwhelming. However, people who become leaders have all had to ask themselves this question at some point. They started finding answers by choosing how they would lead their lives every day and by creating their own opportunities to make a difference in the world. The anthropologist Margaret Mead said, "Never doubt that a small group of thoughtful, committed citizens can change the world; indeed it's the only thing that ever has." So let's look at some of the qualities possessed by people who are determined to change the world.

First, it takes vision. The great stateswoman and humanitarian Eleanor Roosevelt said, "You must do the thing you think you cannot do." People who change the world have the ability to see what is wrong in their society. They also have the ability to imagine something new and better. They do not accept the way things *are*—the "status quo"— as the only way things *must be* or *can be*. It is this vision of an improved world that inspires others to join leaders in their efforts to make change. Leaders are not afraid to be different, and the fear of failure does not prevent them from trying to create a better world.

Second, it takes courage. Mary Frances Berry, former head of the U.S. Commission on Civil Rights, said, "The time when you need to do something is when no one else is willing to do it, when people are saying it can't be done." People who change the world know that courage means more than just saying what needs to be changed. It means deciding to be active in the effort to bring about change—no matter what it takes. They know they face numerous challenges: they may be criticized, made fun of, ignored, alienated from their friends and family, imprisoned, or even killed. But even though they may sometimes feel scared, they continue to pursue their vision of a better world.

Third, it takes dedication and patience. The Nobel Prize–winning scientist Marie Curie said, "One never notices what has been done; one can only see what remains to be done." People who change the world understand that change does not happen overnight. Changing the world is an ongoing process. They also

know that while what they do is important, change depends on what others do as well. Their original vision may transform and evolve over time as it interacts with the visions of others and as circumstances change. And they know that the job is never finished. Each success brings a new challenge, and each failure yet another obstacle to overcome.

Finally, it takes inspiration. People who change the world find strength in the experiences and accomplishments of others who came before them. Sometimes these role models are family members or personal friends. Sometimes they are great women and men who have spoken out and written about their own struggles to change the world for the better. Reading books about these people—learning about their lives and reading their own words—can be a source of inspiration for future world-changers. For example, when I was young, someone gave me a book called *Girls' Stories of Great Women,* which provided me with ideas of what women had achieved in ways I had never dreamed of and in places that were very distant from my small town. It helped me to imagine what I could do with my life and to know that I myself could begin working toward my goals.

This series of books introduces us to women who have changed the world through their vision, courage, determination, and patience. Their stories reveal their struggles as world-changers against obstacles such as poverty, discrimination, violence, and injustice. Their stories also tell of their struggles as women to overcome the belief, which still exists in most societies, that girls are less capable than boys of achieving high goals, and that women are less likely than men to become leaders. These world-changing women often needed even more vision and courage than their male counterparts, because as women they faced greater discrimination and resistance. They certainly needed more determination and patience, because no matter how much they proved themselves, there were always people who were reluctant to take their leadership and their achievements seriously, simply because they were women.

These women and many others like them did not allow these challenges to stop them. As they fought on, they found inspiration in women as well as men—their own mothers and grandmothers, and the great women who had come before them. And now they themselves stand as an inspiration to young women and men all over the world.

The women whose lives are described in this series come from different countries around the world and represent a variety of cultures. Their stories offer insights into the lives of people in varying circumstances. In some ways, their lives may seem very different from the lives of most people in the United States. We can learn from these differences as well as from the things we have in common. Women often share similar problems and concerns about issues such as violence in their lives and in the world, or the kind of environment we are creating for the future. Further, the qualities that enable women to become leaders, and to make positive changes, are often the same worldwide.

The books in this series tell the stories of women who have fought for justice and worked for positive change within their own societies. These leaders have faced many different kinds of challenges and responded to them in different ways. But one goal they all share is to promote "human rights"—the basic rights to which all human beings are entitled.

In 1948, the United Nations adopted the *Universal Declaration of Human Rights,* which outlines the rights of all people to freedom from slavery and torture, and to freedom of movement, speech, religion, and assembly, as well as rights of all people to social security, work, health, housing, education, culture, and citizenship. Further, it states that all people have the equal right to all these human rights, "without distinction of any kind such as race, color, sex, language . . . or other status."

In the United States, many of these ideas are not new to us. Some of them can be found in the first ten amendments to the U.S. Constitution, known as the Bill of Rights. Yet these ideals continually face many challenges, and they must be defended and expanded by every generation. They have been tested in this country, for example, by the Civil Rights movement to end racial discrimination and the movement to bring about equal rights for women. They continue to be tested even today by various individuals and groups who are fighting for greater equality and justice.

All over the world, women and men work for and defend the common goal of human rights for all. In some places these rights are severely violated. Tradition and prejudice as well as social, economic, and political interests often exclude women, in particular, from benefitting from these basic rights.

FOREWORD

Over the past decade, women around the world have been questioning why "women's rights" and women's lives have been deemed secondary to "human rights" and the lives of men. As a result, an international women's human rights movement has emerged, with support from organizations such as the Center for Women's Global Leadership, to challenge limited ideas about human rights and to alert all nations that "women's rights are human rights."

The following biography is the true story of a woman helping other women to overcome incredible obstacles—economic hardship, religious persecution, political oppression, and even the threat of violence and death—in order to peacefully achieve greater respect for human rights in her country. I am sure that you will find her story inspiring. I hope it also encourages you to join in the struggle to demand an end to all human rights violations—regardless of sex, race, class, or culture—throughout the world. And perhaps it will motivate you to become someone who just might change the world.

Charlotte Bunch
Founder and Executive Director
Center for Women's Global Leadership
Rutgers University

You can help to change the world now by establishing goals for yourself personally and by setting an example in how you live and work within your own family and community. You can speak out against unfairness and prejudice whenever you see it or hear it expressed by those around you. You can join an organization that is fighting for something you believe in, volunteer locally, or even start your own group in your school or neighborhood so that other people who share your beliefs can join you. Don't let anything or anyone limit your vision. Make your voice heard with confidence, strength, and dedication . . . and start changing the world today.

Women who were invisible . . . were made visible by our collective strength.

—Ela Bhatt

Ela Bhatt, founder of the Self-Employed Women's Association.

Chapter 1

LAWYER TO THE RESCUE

Ela Bhatt was riding her motor scooter to work through the crowded streets of Ahmedabad, one of India's largest cities. She competed for the road with cars, buses, trucks, motorcycles, bicycles, and even barefooted people pulling large, heavy handcarts using nothing but the strength of their own bodies. Her sari (the traditional Indian woman's clothing) flapped in the breeze as she rode down a hill in central Ahmedabad. She saw a policeman standing in the road, signaling "stop" with his hand, and she prepared to stop.

Then she saw a horrifying sight. A woman handcart puller was coming down the slope of the road toward her, pulling a cart heavily loaded with tin containers full of oil. The woman struggled to stop her handcart in response to the policeman's signal. These handcarts had no brakes, so the only way for the woman to stop the cart was to brace her legs, pull back on the handle, and hope the cart would stop.

But the cart had picked up speed while going down the slope, and it would not stop. The woman fell, and the cart rolled over her and crushed her legs.

Ela jumped off her motor scooter and hurried to the woman. People dragged the woman out from under the cart, and Ela tried to help her stand up. But she could not stand. Both her knees were broken. She was taken to the hospital, and Ela contin-

Kanku Rana pulled a cart similar to this one. The heavier the load, the harder it is to maneuver these simple carts.

ued on to work. But she could not forget about this woman. She was determined to help her.

Ela Bhatt had already spent many years helping poor Indian women. At the time of this accident, in 1973, Ela was forty years old. She was a lawyer and the leader of a unique new labor union, the Self-Employed Women's Association (SEWA). India had many unions, in which workers joined together to fight for fair treatment by their employers. But this union was unique because its members were poor women who did not have one steady employer. They picked up whatever work they could, whenever they could get it—and were usually paid very little for their work. The woman handcart puller, named Kanku Rana, was one such worker. She hired herself out daily to whoever needed a cart puller.

Ela thought she could help Kanku Rana through SEWA. There is a law called the Workmen's

Compensation Act which says that when workers are injured on the job, those workers are entitled to money to pay for medical expenses and to make up for income lost while they cannot work. But when Ela researched this law, she discovered that women like Kanku Rana were not covered under the law! In fact, the law did not even recognize Kanku Rana as a "worker"! The law defined a "worker" as someone who worked for one steady employer, which women like Kanku Rana did not have.

Ela was outraged. Kanku Rana worked so hard in dangerous conditions for very little money—and yet she was not even considered a worker under this law? The law, Ela realized, was useful mostly for people working in factories or office buildings. It discriminated against very poor self-employed women like Kanku Rana.

Ela was finally able to help Kanku Rana gain compensation for her injury, but only after filing a legal case and battling with judges for nine years. During these nine years, the Self-Employed Women's Association grew from a small, local organization to an internationally-recognized one which inspired other similar organizations throughout India and the world. Journalists from many countries wrote about SEWA in magazines, newspapers, and even books like *Where Women Are Leaders: The SEWA Movement in India,* by Kalima Rose. Through Ela's work and vision, the world began to realize that women like Kanku Rana were indeed workers. They deserved compensation when injured on the job, and all the other benefits of workers: fair pay, bank loans, health services, child care services, and many others.

When Ela was growing up, few people would have predicted that she would be fighting these battles. Born into a comfortable, educated family, she did not experience poverty herself. And she was a timid child who was afraid to stand up for herself—let alone help anyone else. Her parents hoped only that she would marry a well-off man and live a comfortable life as his wife and mother of his children.

Instead, Ela was inspired by the Indian independence movement and its leader, Mahatma Gandhi, to devote her life to helping the many poor people in India. As she learned more and more about the plight of poor people, she decided to help poor women in particular, because no one else seemed to be paying any attention to them. These were the women who sold vegetables on the sidewalk, or who owned a goat and sold the milk, or who picked up scrap paper along the road to recycle it, or who repaired old clothes and resold them. These women were usually

A woman brings scrap paper to a recycling center.

unable to read or write, and most middle-class and wealthy people in India looked down on them and treated them poorly.

But Ela had respect and sympathy for these women. She wanted to help them, and, more important, allow them to help themselves. As a result, the women started a bank of their own, stood up for themselves in the face of police harassment, and formed small businesses that helped them survive.

Once a shy, sheltered young woman, Ela grew into a world leader who held on to her vision that everyone deserved respect and the chance to build a better life. Her vision inspired thousands of poor women to join together to transform their lives—and their world.

Chapter 2

GROWING UP WITH INDEPENDENCE

Ela Bhatt (pronounced Eela But) was born on September 7, 1933 in Ahmedabad, the largest city in the state of Gujarat, which is in the western part of India. Ahmedabad is an important trading center, with a large textile industry dating back to the twelfth century. Ela is the oldest daughter of Sumant Bhat and Vanlila Bhat, who lived in a city called Surat, on the coast of the state of Gujarat, halfway between the cities of Ahmedabad and Bombay. (Ela was born in Ahmedabad because her mother went to *her* mother's house in Ahmedabad to give birth, as is traditional in India.)

For Sumant, this was a second marriage; his first wife died during the birth of their only child, Rudra, a daughter born six years before Ela. Rudra went with her mother's mother to live in Ahmedabad. (A motherless child in India is often raised by the maternal grandparents.) Ela's father married Ela's mother, Vanlila, in an arranged marriage, which is a marriage of two people who are selected for each other by their parents. It is the usual way for Indian people to get married, even today.

Vanlila was very interested in learning, but had been forced by her parents to leave school at the age of ten. At that time, even if a girl was sent to school, she did not attend for very long. Vanlila had three brothers who continued going to school, and her parents hired a tutor to come to the house to give her

brothers extra help. Vanlila would sit in the room with her brothers so she could learn too. As was the custom in India at that time, she was married at the age of fifteen. Sumant, her husband, was twenty-five at the time.

Sumant saw how eager Vanlila was for learning, and he encouraged her to continue reading. In Surat there was a new high school and college for adult women who wished to continue their education, and while raising Ela and her younger sister Rupa, born six years after Ela, Vanlila attended and received her high school diploma and a college degree.

Ela's parents were well-off. They came from highly educated families and they belonged to the highest caste in Hindu society—the Brahmin caste. The subcaste that they belonged to, the Nagar Brahmins, was considered a very elegant, refined caste.

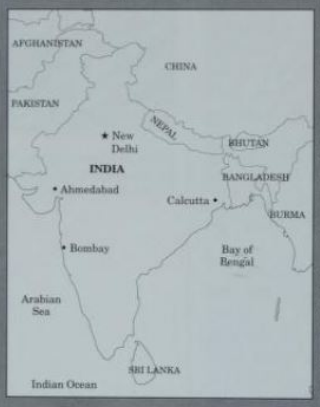
"My parents were loving but strict," Ela remembers. They wanted to raise healthy, bright, cultured daughters. They insisted that Ela and her sister wake up at 5:30 every morning and do some exercise, such as running around the block. Studying hard and respecting older people were considered very important, and so was speaking in the cultured, refined style of the Nagar Brahmins.

Ela was a shy, timid child. She was afraid of strange people and new situations. She was afraid to raise her hand in class, even when she knew the answer to a question. She loved sports and games, and every winter her school held sports competitions—but Ela was afraid to sign herself up. When she was about nine there was a contest she really wanted to enter. The contestants had to jump up and take a bite out of a banana tied on a string about ten

At five years old, Ela wears a sari (traditional Indian dress) for this formal portrait.

What are some facts about India?

India is located in South Asia, east of Africa and west of China. It is about 1 million square miles in area—about one-third the size of the United States. But India has more people than any country in the world except for China—about one billion people. In contrast, the United States has about 300 million people.



India is shaped like a kite. At the northern tip of the kite are the Himalaya Mountains, which are the tallest mountains in the world. The southern tip is called "Kanyakumari," where three bodies of water meet: the Arabian Sea, the Indian Ocean, and the Bay of Bengal. India is also home to one of the most famous rivers in the world, the Ganges. In Hindu belief, the Ganges is a sacred river that flowed in heaven before it descended to earth.

Although India contains some of the most crowded cities in the world, 70 percent of Indian people live in rural areas, which are not crowded at all. People in rural villages make a living by farming the land or by raising cattle or other animals. Rice and wheat are important crops in India, along with cotton, tea, coffee, coconuts, lentils and beans, and all sorts of fruits and vegetables. Indian farmers grow enough food to feed everyone in India, plus extra to sell to other countries. Even with this surplus of food, however, nearly 40 percent of all Indians do not have enough to eat because they are very poor.

In the cities, Indians produce steel and cloth. Indian silk saris are world-famous for their beautiful patterns and craftsmanship. Indian factories make just about everything people need for home and work, such as cars, refrigerators, pots and pans, soap, and computers. Indian people also work for India's many newspapers and magazines, for India's colleges and universities, and its large film industry.

Ela, wearing a sari and standing between her two parents, has her arm lovingly around the shoulder of her young sister, Rupa. Both girls were raised to be strong, educated, disciplined, and independent.

inches above their heads. Ela knew she could do it but she was too shy to sign herself up. The next year a teacher signed her up for the banana contest, and she won.

One reason for her shyness was that she was a little bit in awe of her parents. They were well-respected and prominent members of the community, and Ela sometimes felt overwhelmed by the attention paid them. A second reason was that she had skipped second grade, and so was usually the youngest, smallest person in her class. And a third reason was that she had a stammer, and was embarrassed to talk. Because of this, Ela had a hard time standing up for herself. But her stammer and her shyness made her compassionate toward other people who felt powerless, as she did.

During Ela's childhood, the whole country was struggling to overcome powerlessness. India was a

How did India become a British colony?

India officially became a British colony in 1858. But the British, and other Europeans, had been doing business in India for much longer. Europeans started coming to India in the sixteenth century to buy Indian spices such as cinnamon, ginger, cloves, and pepper, as well as Indian cotton cloth. At that time India was not a unified country but was made up of many kingdoms.

Gradually the British became India's most important traders, building their own factories on the east and west coasts of India. These traders began to rule large parts of India, waging wars with Indian rulers to take over Indian land. In 1858 the British government decided to take over India and rule it as a colony. In 1858 Queen Victoria of England became the "Empress" of India.

Britain grew rich by taking away Indian goods such as indigo, cotton cloth, tea, and coffee, and by compelling Indian people to buy British goods. Indians had no say in their own government, but had to do as the British told them. The British leaders of India imprisoned and even sometimes killed people who protested against this treatment.

colony of Great Britain: the Indian people did not have their own government, but were instead controlled by the British government. The Indian people decided to stand up for themselves. They did not want another country telling them how to live. They wanted independence from the British government.

Some of Ela's relatives worked for independence, leading marches and giving speeches. She was inspired and influenced by them. Just a few years before Ela was born, her grandfather, Manidharprasad Vyas, led the first batch of people leaving Ahmedabad on the Salt March. Thousands of people marched 240 miles to protest the British government's high tax on salt and its ban on Indians making their own salt. Ela's grandfather led his group all the way to the coast, where he and thousands of others gathered up the sea salt lying on the beach, thus

This mounted policeman, a member of the British forces in India, charges into a crowd of Indian protesters who were forming to raid a government salt deposit in the early 1930s. Although protesters took vows of nonviolence, they often met with harsh treatment.

breaking the British law against making salt. Then he led his group to raid the Dharasana Salt Works, where he and others were badly beaten by British police. Ela's grandfather encouraged the men in his batch not to fight back but to be "nonviolent," as Mahatma Gandhi, leader of the independence movement, taught. As a child, Ela heard the story of her grandfather's participation in the Salt March and admired his bravery and sacrifice.

When Ela was nine years old, her grandfather and her uncles participated in protests and were arrested and jailed. At that time—in 1942—Gandhi launched his final protest campaign, the Quit India movement. He demanded that the British government leave immediately, with no further negotiations or delays. Ela's uncles and grandfather marched in rallies and spoke at outdoor meetings, and were arrested for

Who was Mahatma Gandhi?

Mahatma Gandhi (1869–1948) was the leader of the movement to gain independence for India. He is world-famous for his policy of "nonviolent noncooperation," which forced the British to leave India without a war. Mahatma is not his first name; it is a title meaning "great man." His full name is Mohandas K. Gandhi.

Gandhi wanted to free India from British rule. Under similar circumstances, other countries resort to war. For example, the American Revolution was fought to free the United States from British rule. But Gandhi did not believe in war or violence. His family believed in *ahimsa*, a policy of not harming any living thing. Gandhi wanted dignity and independence for Indians. But how could this be accomplished without war or violence?

In 1919, Gandhi decided that nonviolent noncooperation was the answer. The Indian people must refuse to cooperate with the British government. This meant not buying British products, not attending British schools or colleges, not working for British employers, not accepting British awards and honors, and not obeying unjust British laws. Gandhi traveled all over India inspiring and organizing his fellow Indians. He asked them never to resort to violence—not even when the British police beat them or put them in jail.

He and his followers organized strikes, during which everyone—students and workers—would simply stay home for the day, boycotts of British goods and shops that sold British goods, rallies, and other actions to protest British rule. One of the most famous actions was the Salt March of 1930. On those occasions when violence broke out, Gandhi would sometimes announce a fast: he would not eat until the violence ended. He was so popular and beloved in India that the people would stop their fighting.

As a result of the noncooperation movement, it became too difficult for Britain to rule India, and the nation finally won its independence. Gandhi's dedication to justice and nonviolence inspired not only the Indian people, but future leaders in other countries, including Aung San Suu Kyi in Burma and Dr. Martin Luther King, Jr., in the U.S. Civil Rights Movement.

Several hundred thousand followers of Gandhi demonstrate in Bombay in the early 1930s.

these activities and jailed for about eight months. One of her uncles was arrested for leading a march to hang the Indian flag at a government school. During the Quit India movement 60,000 Indians were arrested and jailed.

While Ela's grandfather and uncles were in jail, the women of the household—Ela's grandmother, Mahavidya, and aunts—had to run things at home themselves. They had to use their money carefully since the men, who earned the money, were in jail. Ela admired the courage of her family in putting aside their own comforts and conveniences for the sake of freedom for India.

Even though women like Ela's grandmother and aunts proved themselves strong and resourceful, most women in India were not given the same opportunities as men. At the time of Ela's childhood, many Indian families did not believe it was necessary to educate girls, so most remained illiterate. Also, most women were married as children or teenagers to older men whom they did not know. They were forced to live with their husbands' families and often to do the most difficult, unpleasant work. And if their husbands died, their lives as widows were even worse: in many families widows were not allowed to marry again, wear jewelry or colorful clothes, or attend festivals; in general, they were confined to their homes.

Mahatma Gandhi and others in the Indian independence movement were trying to change this situation. Because Gandhi believed that women and men were equal, he promoted remarriage for widows and education for both girls and boys. He encouraged women as well as men to work for the independence movement. In fact, some of the most prominent

people in the Indian independence movement were women, such as Sarojini Naidu, the first Indian woman president of the Indian National Congress (the main organization working for independence).

Ela's parents also believed in the importance of education for girls. Ela's father did not believe in the Indian tradition of keeping girls uneducated and illiterate. Instead, he liked the modern ideas of progress and education.

While Ela's relatives were participating in the independence movement, Ela was busy studying, playing with her friends, and reading books. One of Ela's favorite activities was playing on the terraces of their house. They had a three-story house, the tallest house in the area, and on each level was a terrace formed by the flat top of the roof of the lower level. Ela's family slept outside on the terraces during the heat of the summer. Ela remembers spending

After school, when she wasn't reading or playing with friends, Ela liked to paint. Here Ela is hard at work on a new watercolor to add to her collection of landscape paintings, some of which are propped up against the back of her desk.

hours memorizing her Sanskrit grammar on the lowest terrace. She entertained her friends on the terraces, playing cards and hide-and-seek.

Ela's mother taught her to fly kites from the terrace. Kite flying is a popular activity throughout the state of Gujarat. During a festival called Makar Sankranti, kite-flying contests are held throughout the state, and an international kite contest is held in Ahmedabad. Ela's mother was famous within the community for her skill in kite flying. When other women saw Vanlila on her terrace flying a kite, they would go out on their own terraces to watch and fly their own kites. Vanlila also bought and collected kites.

The family spoke a language called Gujarati at home, but Ela also knew English. There are hundreds of different languages in different parts of India, with eighteen official languages—including Gujarati—taught in Indian schools. But in addition, educated people all over India use English. Ela read widely in both English and Gujarati. One of her favorite books was a book about Indian heroes. This book was banned by the British government, which did not want Indian people to learn about Indian leaders who had fought to defend themselves and their land. The book was hidden in Ela's house in the *puja* (prayer) room. Ela read about famous Indian leaders, such as the *Rani* (Queen) of Jhansi.

The *Rani* of Jhansi ruled the central Indian kingdom of Jhansi in the nineteenth century. When the British government was stealing the land away from the Indian kingdoms, the *Rani* hired a lawyer to try to keep her land, but was unsuccessful. When a rebellion broke out against the British, the *Rani*

Before a kite-flying contest, this man practices raising his long, soaring kite.

In Indian cities, with their crowded streets, it is often easier to get around on a motor scooter (background) or bicycle than it would be in a car. These children pile onto a three-wheeled bicycle instead of a bus to get to school in the morning.

announced that she was taking back her land. She fought against the British from the fort of Jhansi and later on horseback. She was one of the most difficult fighters for the British to defeat, but she was finally killed. She was one of the only women to face the British in battle.

On August 15, 1947, when Ela was almost fourteen years old, India finally won independence. It was a joyous day, because now the Indian people would be able to run their own country. But it was also a sad day, because upon independence, India was divided into two countries: India and Pakistan. The people in India were mostly Hindu, and the people of Pakistan were mostly Muslim, and many believed that the two religions should not share one country. But because many Hindus lived in Pakistan, and many Muslims lived in India, a mass migration took place on the day of independence. The Hindus of Pakistan left their homes and land and most of their

belongings and traveled to India, and the Muslims of India left and traveled to Pakistan. Along the way many people were killed by members of the other religion. It was a tragic start for the new nations.

Ela remembers Independence Day clearly, even down to what she wore: a white dress with green buttons and an orange belt—the same colors as the new Indian flag. Candies and sweets were distributed at her school, and the students spent time singing national songs. Ela led the chorus of a song called "Vande Mataram," which was the national anthem at that time. Now the national anthem is a song called "Jana Gana Mana."

Although Ela's father wanted Ela to be educated, he wasn't sure he wanted her to go to college. He thought she might be exposed to bad influences in college. But her mother, remembering the struggle she went through to educate herself, insisted that Ela be allowed to go to college.

At the age of fourteen, Ela graduated from tenth grade (the last grade of high school in India). Then she went off to college, ready to work side-by-side with other young women and men, helping to rebuild her newly free country.

Chapter 3

A YOUNG IDEALIST

Ela began college in 1948 at Maganlal Thakordas Brijbhushandas (MTB) College in Surat and, influenced by her father's love of English literature, decided to study English literature. She wanted to be a lawyer, like her father, grandfather, and uncles, and English literature was a good background subject for the study of law.

During this time the new Indian government was being created. Solutions to India's many economic and social problems were being discussed. The leaders of the new India had a huge job ahead of them. India suffered from many major problems. For example, most Indians were poor and uneducated. Many Indians were not able to improve their lives because of the strict social rules of the caste system. And India was not able to produce enough food to feed everyone in the country.

While she attended classes and studied, Ela was extremely interested in the plans for her new country. Should India focus on developing large factories to produce the many products Indian people needed, which were now being bought from other countries? Or should India focus on helping poor rural people develop their own skills and small businesses? What should be done to help the people of the "lower" castes who were often poor, uneducated, and who suffered from discrimination? And how exactly should the Indian government be structured—to give

What is caste?

The Hindu people traditionally divided themselves into groups, or castes. Originally, caste was based on the kind of work a family performed. There are four main castes: Brahmins (priests), Kshatriyas (warriors), Vaishyas (businesspeople), and Shudras (laborers). In addition, a fifth "casteless" group, composed of people who performed undesirable work such as cleaning toilets, slaughtering animals, and burning corpses, was called "untouchables." Mahatma Gandhi renamed the untouchables Harijans, or "Children of God."

Although all of these types of work are equally useful to society, a hierarchy developed: Brahmins were the so-called "highest" caste, with the other castes underneath them in order. People of higher castes would look down upon and discriminate against people of lower castes. Lower-caste people were not allowed to enter higher-paying or more prestigious professions, for example. And people of higher castes sometimes refused even to share a meal with people of the lower castes. Caste is hereditary: every person is born into a caste and cannot change that caste. Each caste is divided into sub-castes. The sub-castes are equal to one another, but have minor cultural differences—for example, slightly different ways of performing religious rituals.

Today, college-educated people in India often do not follow the profession of their caste. For example, a business owner is just as likely to be a Brahmin as a Vaishya. But poor, uneducated people are often still trapped by their caste, prevented by society from moving up in the world by acquiring a better-paying job usually performed by another caste. And many college-educated people still care about caste when it comes to marriage: they marry only someone of their own caste or even their own sub-caste.

The Indian constitution does not allow discrimination based on caste. And the government also sets aside seats in colleges and professional schools for members of the lower castes, to help them overcome the discrimination they face. However, caste-based discrimination continues in India today.

most of the power to the national government, or to the local village governments? These were some of the topics being discussed by India's leaders, including Gandhi and the first prime minister, Jawaharlal Nehru.

The one topic that virtually every Indian leader agreed upon was that India would be a democracy,

and that all adult Indians—women and men, rich and poor—would be allowed to vote. India is one of the only formerly colonial countries to start out as a democracy and remain a democracy throughout the years. India is the largest democracy in the world in terms of the number of voters.

Ela and the other students were filled with enthusiasm to rebuild their newly free country. Students formed "study circles" to discuss ideas for the nation's future, such as the development of rural villages and the ownership of businesses by their workers. Gandhi and his followers believed the heart of India to be in its rural areas, so Ela and her friends were very interested in learning about and helping Indian villages.

Her teachers were also idealistic. They believed in living a simple life. Their goal was not to make a lot of money or to acquire a lot of possessions. Instead, they believed in working hard, helping others, and eating simple, healthy food. They wore clothing made out of handspun, handwoven Indian cotton, called khadi.

At first, Ela did not wear khadi, but she was inspired by her teachers to live more simply. She decided to wear only three dresses per six-month college term. (In Gujarat at that time, young women wore Western-style dresses until the age of eighteen, when they started wearing the Indian sari.) Gradually, Ela too started to wear khadi clothing, a practice she continues even today. Her mother was annoyed at her for wearing only three dresses per term, and for wearing khadi. She enjoyed seeing her daughters in pretty clothes, and she did not understand why Ela would want to deprive herself in this

What is khadi—and why is it important?

Khadi is the Indian word for handspun, handwoven Indian cotton. During the movement for independence, Gandhi encouraged Indian people to boycott British cloth, and instead to spin and weave their own cloth. Khadi became a symbol of India's independence movement. In fact, the blue wheel on the Indian flag is a spinning wheel.

Long before he took on the leadership of the Indian independence movement, Gandhi was concerned about the fact that so many Indian people were poor and without work to earn money. He felt that spinning and weaving were useful activities that people, especially women, could do in their own homes to make money. Later he realized that khadi was also a way to deprive Britain of income from selling British cloth to Indians. In addition, khadi would be a type of uniform for Indian people who believed in independence—a way for freedom fighters to feel unified.

When he started the Sabarmati Ashram, the headquarters of his campaign for independence, Gandhi decided to put his own advice into practice. He located small portable spinning wheels and found professionals who could teach him and his followers how to spin and weave. The owners of cloth mills owners were upset that Gandhi was encouraging people to make their own cloth, or to buy cloth made at home—why shouldn't Indians simply buy cloth made at Indian-owned factories? But Gandhi believed in self-sufficiency. He felt that Indian poor people would be better off if they worked for themselves, instead of in a factory owned by someone else.

Throughout the movement for independence, Gandhi reserved a half hour every day to spin cotton into thread. He continued his spinning during his travels and during his time in jail. Photos of Gandhi at his spinning wheel served as an inspiration to every Indian who cared about freedom.

In 1946, when this picture was taken, Gandhi was 77 years old and one of the world's most powerful leaders. He sits near his spinning wheel in a familiar pose, wearing simple khadi and quietly studying his papers.

Ela on her motor scooter in 1952.

way, when the family was well-off and could afford lots of clothes.

Ela and the other young women at college could study anything they liked, but their social life was limited by college rules and traditions. Women generally did not go into the sports pavilion or the canteen (cafeteria). Women had to wait outside the classroom until the professor arrived. They entered with the professor and sat in the front row. Women did not generally walk around the college campus by themselves—only in groups of other women. In contrast, boys could go anywhere on campus, enter the classroom anytime before class started, and sit wherever they wanted. At that time Ela did not think these restrictions on women were unfair. She accepted the idea that "good girls" obeyed these rules.

Despite these traditions to keep women and men apart, Ela did the very thing her parents did not want her to do: she managed to form a close friendship with a young man named Ramesh Bhatt (his last name was the same as hers, but he spelled it with an extra *t*.) He was a leader with the Youth Congress (the youth wing of the Indian National Congress). Ela was attracted by his good looks, his passionate idealism, and his desire to work for the country. They were in the same study circle, and they frequently discussed the ideas they learned there, and exchanged books to read. As soon as Ela became friends with him, she realized that he made her feel so comfortable and at ease that she never stammered when talking to him. They did not go on dates the way American teenagers do; they saw each other only at college. They also rode their bikes home together, because his home was near hers.

Ela may have been shy, but with hard work she excelled at school and various sports, such as riding.

Ela's friendship with Ramesh was unusual for a woman at that time. In fact, it was considered immoral for women and men to be friends. Ela felt confused about this friendship: she knew it was not something her parents or society approved of, yet she enjoyed Ramesh's company immensely.

When Ela graduated from college, she and Ramesh decided they wanted to get married. But her parents objected to the marriage, because even though Ramesh was of the same caste as Ela (Brahmin), his family was not financially well-off. Ramesh's father was a textile worker. Ramesh's mother died when he was young, and he helped support his family by tutoring other students during times when his father was laid off from his job. Worse still, Ramesh had no plans to pursue a lucrative career. His ambition was to live in a village and help the poor. Ela's family was not impressed by Ramesh's hard work or idealism. They wanted her to marry someone

wealthy and sophisticated so that she could enjoy a comfortable life.

Ela was torn: she did not want to displease her parents, but she knew she wanted to spend her life with Ramesh. She and Ramesh decided to wait until her parents gave permission for the marriage.

Ela and Ramesh were both planning to attend the same law school, Sarvajanik Law College in Surat. Ela's father had gotten over his reluctance to have Ela educated, and now he wanted his daughter to become a lawyer, like him. Fortunately for Ela, law schools in India had no rules against accepting women students. (In contrast, in the United States in the 1950s and 1960s, most law schools would not admit women students, and even if women did manage to obtain a legal education, they had an extremely difficult time practicing law and making a living.)

Ela wanted to become a lawyer so that she could help poor people with their legal cases—especially farmers and people who had been imprisoned without being charged with a crime. She was inspired to work for poor people through the study circles at college, and by Ramesh's example. At that time she had no interest in working with women in particular; that interest would develop later.

Ela was also inspired to help poor people when, during her last year of college, she worked on a survey team to prepare for the first general census of the country. A census is a count of the entire population done by the government. As she traveled to poor areas to collect information about the families there, Ela was shocked at what she saw. This was the first time she had ever seen such poverty. The people were uneducated and lived in small huts that were

hardly big enough for a bed. The huts had no kitchens, bathrooms, or windows. For toilets, people had to use the alley or sometimes dirty public facilities. As a result, the huts were surrounded by open gutters where sewage ran freely. Ela saw children suffering from ill-health and lack of food—children whose legs did not grow straight, whose eyes were glazed and listless, who had very little energy. Ela was so disturbed by what she saw that she decided she wanted to devote her life to helping poor people.

But how could Ela, who had grown up with plenty of food, a lavish home, and money to spare, understand poor people? How would she, who had never experienced poverty or hunger, know how to help them? Worried about her ability to relate, she decided that, for one year, she would live like a poor person. She moved to a nearby village and started working as an agricultural laborer—weeding and cultivating the land. She bought all her food, clothing and other necessities from the money she made—under sixty rupees per month, which was the government-set "poverty line." It was a hard year, but it increased her determination to help poor people.

In later years she came to feel embarrassed about this self-imposed year of poverty. "It was a hoax," she said. "But my intentions were good." Ela felt it was a hoax because she was not truly poor: she was healthy, she had no children to support, and she knew it was a temporary situation. Nevertheless, this year in poverty reveals how serious Ela was, even at a young age, about helping poor people. She would do anything she could to understand their needs and their lives.

After that year, both Ela and Ramesh began law school. There were only two other women enrolled. Ela and Ramesh spent as much time together as possible, and Ela outgrew some of her fearfulness as she learned to stand strong in her wish to marry Ramesh, even though it meant displeasing her parents. Ela often came to visit him at his home, and they also met at the home of a mutual friend.

After her first year of law school, Ela went to stay with her parents in a town called Bharuch, where Ela's father was a judge. Next door to the house was an officer's club with sports facilities, including a shooting range where Ela saw people learning how to shoot a .22-caliber rifle at a bull's-eye. Although she had no interest in shooting anything but paper targets, Ela was challenged to learn the skills required for this new sport. And although it was unusual for a woman to take rifle-shooting classes, by now Ela was no longer shy about signing herself

Ela, in the foreground with a scarf around her head, takes careful aim at her target. More than 150 men and women competitors took part in this contest, the Seventh Maha-Gujerat rifle competition held in Ahmedabad.

up. She discovered that she had a real talent for the sport: her concentration was excellent, and her aim was accurate. Over the next few years she entered state competitions and won medals and cups, and even entered a national competition, which she won for her age group.

When Ela graduated from law school and passed the bar exam (an exam all lawyers must take), she was ready to practice law. But her father was now the district and sessions judge of Ahmedabad, and it was illegal for Ela to be a lawyer in his district. As a lawyer in this district, Ela could one day have presented a case before her own father as judge, and he might have been inclined to unfairly favor his own child.

Ela knew she wanted to help poor and disadvantaged people. So to her parents' dismay, she accepted a job as a legal assistant at the Textile Labour Association (TLA), the oldest and one of the largest labor unions in India. Her parents agreed that *someone* needed to help poor people, but they did not see why it had to be their daughter. They did not want to see Ela working so hard for so little money and traveling to the distant, dirty areas of town where poor people lived. Although Ela didn't like to disappoint her parents, she knew she had to follow her own heart when it came to the kind of work she wanted to do.

Chapter 4

FINDING HER LIFE'S WORK

When Ela moved to Ahmedabad and became legal assistant for the Textile Labour Association, she found a wonderful role model in the TLA's president, Ansuya Sarabhai, one of the first people in India to help poor workers organize and get better wages and treatment.

Ansuya was almost seventy years old when Ela started working for the TLA, and she was no longer active with the union. So Ela was the only woman lawyer or high-level staff member at the TLA offices, and one of the few women lawyers in Ahmedabad. Whenever she went to court to represent TLA members in a lawsuit, she would have to argue her case against a male lawyer representing the other side (usually one of the textile mills).

Because she was shy, Ela found speaking out in court difficult. For example, Ela wore her long hair in a large bun at the back of her head, and sometimes the lawyers for the other side would make fun of her bun, saying it was bigger than her head. Or they would tease her by commenting on the color or pattern of her sari. Ela was unnerved and embarrassed. She would stammer when arguing her case in front of the judge.

In addition, because Ela sometimes had to travel with men and stay overnight in a hotel, people spread rumors about her. It was not considered proper for a woman to travel alone with men who

Who was Ansuya Sarabhai?

Ansuya Sarabhai was the first person in India to organize workers into a union. She was born in 1885 in Ahmedabad, to a family of multi-millionaires who owned textile mills. Like many other Indian girls, she was married very young, but she did not like the life of a housewife. With her brother Ambalal's support she went to England to study medicine but found herself more interested in the social issues of the day: the movement for women's right to vote, and the trade union movement.

When Ansuya returned to India, she saw that the textile mill workers were very poor and had to work long hours for low wages. She decided to help mill workers and their families. She set up a school for the children, and helped the workers strike to gain an increase in wages. This was the first time that workers in India had held a strike in order to win more pay.

The second time the mill workers asked for her help in gaining a wage increase, Ansuya asked Mahatma Gandhi to help the workers and mill owners come to an agreement. But the mill owners refused to negotiate with the workers, so the workers began a strike. Gandhi and Ansuya insisted that the workers should ask for only as much money as they really needed, and both the workers and mill owners promised not to use violence. Gandhi and Ansuya wanted to show that the mill owners and mill workers were partners in industry, and not enemies. Finally, they reached an agreement.

This strike was the beginning of the Textile Labour Association. Ansuya's example helped teach other labor organizers all over India how to start and run a labor union. Ansuya served as the president of the TLA until her death in 1972.

were not her relatives. Ela constantly wondered, "Am I doing the right thing?" But Ramesh supported her and encouraged her not to pay any attention to the rumors.

She also got support from Ansuya Sarabhai. Ansuya was thrilled when Ela started work with the TLA. She invited Ela to her house many times and encouraged her not to be afraid of all the men. Ansuya told Ela to ask herself what was right, and what was wrong—and once she had decided, to act fearlessly in the cause of what she believed in. "She wanted all women to be fearless," said Ela. This was

an unusual idea, because at that time in India, and even today, women were expected to be submissive to their fathers and husbands. A woman who was shy and modest was considered an ideal woman in Indian society.

Even though Ela was shy, she never let it stop her from doing her work. In addition, when she felt strongly about something she no longer hesitated to stand up for herself. It was the custom at the TLA for all women staff members to cover their heads with the end of their sari. Ela did not cover her head because where she had grown up that was not the custom. Soon after she started working at the TLA, one of the leaders took her aside and informed her that she should cover her head. She refused. "I told him that I have come to the TLA to learn, and that the TLA is like my parents' house," Ela said. Women in India traditionally do not cover their heads in

Talking and laughing, a woman combs her mother's hair. The daughter covers her head with the end of her sari, as is customary for many women in India.

their parents' house. "No one bothered me about it after that."

During the first few years of her work with the TLA, Ela lived with her parents in a spacious house in a section of Ahmedabad called Shahibaug. At this time Ela's mother, Vanlila, was involved in a women's organization called the All-India Women's Conference. Vanlila and a few other women founded a hostel (an inexpensive lodging) for rural working women, so they would have a safe place to stay if they wanted to come to Ahmedabad.

Meanwhile, Ramesh also had a job in Ahmedabad, as an economics teacher at Gujarat Vidyapith, the university started by Gandhi. He had wanted to work with poor people in rural areas, but he worried that Ela's parents would never agree to their marriage if he did, so he decided to become a college teacher instead. Finally, in 1956, Ela's parents agreed that she and Ramesh could get married; they saw that this was what Ela really wanted, and they wanted her to be happy. In fact, by that time they loved Ramesh too, and they began planning a large and lavish wedding, complete with a sumptuous feast of more than thirty different foods. Ela and Ramesh would have preferred to have a very simple wedding, but her parents wanted to share the celebration with many people. And so, on April 20, 1956, surrounded by 1,000 guests, Ela and Ramesh were married at last.

After the wedding Ela moved in with Ramesh on the campus of Gujarat Vidyapith, and continued to work for the TLA for a few more years. Money was tight; neither Ela nor Ramesh made much money at their jobs. And money became even tighter after the birth of their daughter, Amimayi, on January 8,

Both bride and groom wear white—Ela in a cotton sari with a hand-drawn border, and Ramesh in traditional dhoti (a length of cloth worn around waist and legs) and jubba (shirt). The room was decorated with long hanging garlands of marigolds and green leaves.

1958, when Ela quit her job to care for the baby. Ela soon had two children to care for: a son, Mihir, was born on November 24, 1959.

When Mihir was two years old, Ela accepted a job at the Department of Labour for the State of Gujarat. This job paid more than her old job at the TLA, so the family had fewer money worries. She worked there until 1968 as the assistant employment officer, helping unemployed people find jobs in private companies and government offices. She learned a lot during this time about how workers are trained and hired for jobs in the "formal sector." Formal sector jobs are those with established companies or government offices—jobs that pay a high enough salary to support a family. But Ela soon realized that there were not enough formal sector jobs for all the workers in India. She realized that many workers, especially uneducated workers, had to

make do with poorly paid "informal sector" jobs, such as selling vegetables from a cart on the sidewalk, sewing clothes at home, rolling cigarettes at home, or collecting used clothing and reselling it. In fact, more than half the workers in Ahmedabad are in the informal sector. Again, Ela became deeply concerned by what she had learned. "My basic concern was always poverty and injustice," said Ela, "and as I learned more and more about the unorganized workers, I saw that among the poor, women were the poorest." And so, with this realization, Ela resolved to help these "poorest of the poor."

By now, Ela had her hands full. How could she manage to work outside the home and take care of her house and children? In India, as in most other parts of the world, housework and child care are considered the woman's responsibility. But Ela and Ramesh did not believe that housework and child care were only Ela's job, so Ramesh did an equal share. And their family helped too: Ramesh's elderly aunt lived with them and helped care for the children, while Ela's sister Rupa and her parents also pitched in.

During the first twenty years of their marriage Ela and Ramesh did not hire any paid help, unlike most middle-class families in India, who generally have at least one daily servant to clean the house and wash clothes and dishes. Instead, they lived a very simple life. Each member of the family was assigned chores, and as the children grew older they helped cook, clean, and shop for food for the family. But they were not opposed to hiring help when needed. In 1975 they hired a cook because Ela became desperately busy writing a book about Gujarati women that the

This young girl is hard at work preparing palm fronds to be made into brooms. Her work would have been considered an "informal sector" job.

Gujarat government asked her to write, in addition to her full time job. They enjoyed the cook so much that they kept her on even after the writing project was finished.

Ela's favorite time of day with her family was in the evening. The family would eat dinner together every night, and Ela's daughter Ami remembers that the dinner conversation usually revolved around her parents' work. Someone would mention a problem facing the poor people of Gujarat, and everyone—parents and children alike—would sit at the table long after the meal was finished, sharing ideas on how to solve the problem. Ami and Mihir saw their parents' passion for their work and knew that what they were doing was important. "From our parents' example we learned that if you decide on what's most important to you and make that your life's work, then work is a pleasure," said Ami.

Every day after dinner, Ela and Ramesh sat outside on a swing on their terrace, chewing sopari (betel

Ela's family from left to right: daughter Ami, mother Vanlila, Ela, son Mihir, father Sumant, sister Rupa.

nuts) and talking about their work, their family, national and local politics—anything and everything. And after the children finished their homework, the family would sit outside and sing religious songs and prayers.

In 1968 Ela joined the TLA again, this time as the head of their Women's Wing. At that time the Women's Wing was involved in training the wives and daughters of mill workers to be good wives and mothers. The Women's Wing offered one class in sewing, embroidery, and other traditional women's skills. But Ela wasn't impressed. "I realized that what the women really needed was more income and employment opportunities," Ela said.

In addition, she wanted somehow to find a way to help the thousands of women workers in the informal sector—those who did not work for one steady employer and who were not covered by employment laws. At that time Ela didn't realize that her goal would lead to an entirely new way of looking at and helping poor women.

Chapter 5

"WHAT THE WOMEN REALLY NEEDED"

When Ela started work with the TLA's Women's Wing, she greatly expanded the classes offered to women: now the women could take over forty classes and learn skills traditionally done by men, such as tailoring, repairing sewing machines, electrical work, plumbing, radio repair, and more. This training helped the women set up their own small businesses.

But as Ela traveled around the city to work and to do her shopping, she continued to see other working women in Ahmedabad—extremely poor women—who were not being helped by the TLA's Women's Wing. Ela could see that despite their hard work, these women suffered from many problems. They were thin and their clothes were faded and old. They often had to bring their children with them as they worked, and the children were exposed to the heat and dust of the workplace. For example, Ela saw that women handcart pullers had to tie their babies in a sling underneath the handcart. Sometimes an older child rode on top of the load.

But despite these women's problems, no one seemed to want to help them. Up until that time, the TLA's Women's Wing never bothered to ask these women if they needed help. The government, and society in general, did not take these women seriously. In fact, in government documents, these women were often called "marginal" or "informal"

What do things cost in India?

Indian money is called rupees. One rupee is not equal to one dollar. In fact, if you went to India with one dollar in 1999, you could get about 57 rupees for it.

Many poor women in India earn 20 to 40 rupees per day. For example, women who roll incense sticks at home make about 25 rupees per day after working eight to ten hours. Even if they rolled six days per week all year long, they would make only 7,800 rupees—which translates into only 137 dollars! In the United States many families spend more than this for a week's worth of groceries.

How can a poor woman live on just 137 dollars per year—especially if she has to support one or more children? Wouldn't she and her family starve to death?

One reason she can survive is that food and other necessities cost much less in India. For example, in 1999 a simple meal for one person, consisting of rice, lentils, vegetables, and yogurt (a common meal in India) cost about 3 rupees (5 cents). So if a woman earned 25 rupees a day, she could make a meal for herself and two children (who eat maybe half as much as an adult) for 18 rupees per day—or 6,700 rupees per year.

Of course this leaves only 1,230 rupees left over for things like housing, clothes, medical care, and transportation. A room with a kitchen rents for about 100 to 500 rupees per month. A simple cotton sari costs 50 to 100 rupees. A visit to an Indian herbal healer (used by many people in India) costs less than 5 rupees. A bicycle costs 500 rupees. Bus fare is about half a rupee.

That is why, if a woman does not have a husband or other family members to help earn money, she may be homeless or unable to buy enough food. The National Centre for Labour in India has called for a national minimum wage of 125 rupees per day per worker for at least 250 days per year.

workers. They were not seen as "real" workers. They were not even considered part of the economy. When the government added up the gross national product—the value of all the goods and services the nation produced—the work of the people in the informal sector was left out. When laws were passed to help workers, the "marginal" workers were often not included—as Ela found out when she tried to help Kanku Rana, the injured handcart puller—get worker's compensation.

Wearing brilliantly colored saris, these women "headloaders" carry large basins of gravel in their work at a construction site in Gujarat.

Ela could not understand how so many women could be considered "marginal." As Ela was to find out later, the vast majority of women who worked for money were in the informal sector—over 90 percent. Ela could see that these women were certainly part of the economy! Without the women who sold vegetables and fruits from handcarts or on sidewalks, people in Ahmedabad would not be able to buy their vegetables so conveniently. Ahmedabad residents would not have as much milk or butter without the women who owned and milked goats or cows. Ahmedabad would be even more littered and dirty without the women who scavenged for waste paper and sold the paper to companies for recycling. City residents would not be able to exchange their old clothes for new cooking vessels, without the women used-clothes dealers. And people would not be able to buy incense sticks, baskets, brooms, or quilts without the women who made those items at home.

Ela knew she wanted to help these women, but she wasn't quite sure how to go about it. In 1971 several groups of self-employed women came to visit her at the TLA to learn how the TLA could help them. First came the cart pullers working in the cloth market. Next she met with "headloaders" (women who transported things on their heads). Then the used garment dealers and the vegetable vendors visited. These women had many problems: all of them were very poor, some were homeless, others were beaten and fined by the police, and others were forced to pay large amounts of money to moneylenders whenever they needed to borrow money.

Every night over dinner, Ela talked to Ramesh about the women she was meeting, and discussed with him how to help them. Ela felt she needed more information about poor women's lives before she could figure out how to help them. Ramesh, a trained economist, helped her put together a survey of poor women, so she could gather the facts she needed.

Ela had done other surveys with Ramesh's guidance. For example, when she joined the TLA in 1968 she did surveys of TLA members, asking the members how much debt they had, or what their problems were when one of the textile mills closed.

"The survey has been my practical tool of organizing," Ela said. "First I find out the facts, and then I share the facts with the people I surveyed. We hold discussions about the problems we discovered through the survey, and leaders emerge who start to solve these problems."

So now that she wanted to learn about the problems facing self-employed women, Ela started surveying women in the slum areas around Ahmedabad

A kalibehn *(seated at right) is a person who goes door to door exchanging utensils for used clothing. The woman standing waits for her to examine the clothing and tell her which pot she might take in return. Although these women will never exchange money, this kind of economic transaction—called bartering—is a common means of buying and selling goods.*

to find out what their most pressing problems were. She learned that many of the women worked for contractors who cheated them or refused to pay them for all their work. Many women were harassed by the police. And most of the women were being paid much less than the legal minimum wage, a government-set minimum amount that workers are to be paid.

At about this time, Ela went to Israel for three months to learn about their labor unions. "I saw that everyone in Israel was unionized," she said, "whether they worked for a company or worked on their own. They all belonged to a union, and their spouses belonged too." She noticed that there was

What is a labor union?

Labor unions, or trade unions, are groups of workers who get together to improve their wages and working conditions. Labor unions are effective because while an individual worker may not have much power over the boss, a group of workers has a lot of power: they can refuse to work unless they are paid a certain amount, or unless the working conditions suit them. If enough workers are part of the labor union, the boss will generally be compelled to consider their demands; otherwise, no work will get done. Without unions, the boss would have all the power to pay each worker a very low wage, or to make them work very long hours without enough breaks. Unions give workers some power over the boss.

Generally unions are composed of people who work for the same company, or people who work in the same industry. When workers join a union, they are represented by union leaders who negotiate with the company owners for higher pay and better working conditions. If the union representatives and company owners cannot agree, the workers often go on strike—they stop working, and let the public know what they are doing by holding signs outside the workplace. Workers do not get paid during a strike, and company owners have few or no workers—so both sides are motivated to come to an agreement quickly.

almost no poverty in Israel. She realized that the self-employed women in India needed to belong to a union if they wanted to escape poverty.

Back home in Ahmedabad after her trip to Israel, Ela called a meeting for all self-employed women, and more than 100 women attended. The meeting was held outdoors at a park. At first it was difficult for Ela to start this meeting, because all the women were so eager to hear her that they kept shouting at each other to be quiet! Ela kept trying to talk, but no one could hear her. Although Ela was not nervous about speaking at informal meetings like these, her voice was too low to hear. Finally, after about an hour of clamor, Ela took a deep breath and, in her loudest voice, shouted, "Quiet!" She told each woman to put her finger in front of her lips. Then everyone was quiet, and Ela could start the meeting.

During the meeting Ela told the women about the facts that she had learned through the survey. She showed them that they had many problems in common, and she told them that they were working people who deserved fair treatment. She told them that they could help themselves if they worked together: if they formed a union, organized themselves, and together demanded higher payment for their work, and better treatment.

At first the women didn't really understand what Ela was talking about. "They didn't even know what a union was," Ela remembered. Many women didn't even see themselves as workers because they believed such common phrases as "women do not work" and "women belong in the home." In addition, each woman felt she had no power against the men who gave her work and paid her, and the police who

harassed her. Each woman felt her problems were hers alone. How could it help her to work with other women who were equally poor and uneducated?

But as the women spoke about their problems, they all started realizing that their problems were similar. Even women doing very different kinds of work experienced the same problems: they didn't get paid enough, and they were treated badly. Chanda Papu, a used-clothing dealer, grew angry as she heard about these problems. Finally she stood up and said, "Why do the police arrest us and beat us? We are not criminals, we are businesswomen!"

Chanda Papu shouted that they should start their own union, and all the other women cheered. They asked Ela how they could form a union, and she told them that they had to pay dues. "How much?" they asked. "I had not thought about that until then," she said, "so I said three rupees." To her surprise, the women started pulling money out of their blouses

Ela spoke frequently before crowds of self-employed women. Here she addresses an audience of fish vendors.

(where they had tucked the money for safe-keeping), and handing their three rupees to Ela. "I had not even brought a receipt book!" Ela remembered. "I did not think they would be ready to pay that day."

On that day—December 3, 1971—the Self-Employed Women's Association was born as part of the TLA's Women's Wing. Ela became the general secretary of SEWA, and Arvind Buch, the President of the TLA, became SEWA's president. (SEWA is pronounced "say-wa." In addition to being an abbreviation for the Self-Employed Women's Association, it is also a word meaning "to serve" in many Indian languages.)

The first challenge for the new union was convincing the government that they should be registered as a legal union. "They told me SEWA could not be a union," Ela remembered, "because our members did not have an employer." But Ela was not discouraged. "A worker is not always an employee," she told them. "A worker is a person who earns a living by his or her own effort."

In April 1972, SEWA was registered as a trade union. It was the first labor union in the world with members who were the poorest women—women who did not have an employer, who did not receive a regular paycheck, and who were not even working in the same industry. SEWA members do many different kinds of work, from transporting goods in a cart, to making and selling snack foods, to carpentry and other construction work, to selling cloth, kerosene, vegetables, and more. Every day SEWA members must find work and find customers in order to get paid.

Ela wasn't sure how to help SEWA members solve their problems. There had never been a union like

Self-employed women lift basins of concrete to the roof of this building under construction. Because they do not have steady jobs with this company, they must look for work every day.

this, so Ela and the other SEWA workers had to create their own solutions. But Ela did have two goals in mind: First, she wanted to improve the lives of self-employed women. Second, she wanted to bring self-employed women into the mainstream of the labor movement. Third, she wanted to move these poor, illiterate working women into a leading role in India's women's movement, which was dominated mostly by educated, middle-class women like herself, and was at that time concerned with issues that were not the major problems facing poor women, such as wife beating and killing, rape, and consumer price issues. "I saw that almost all women workers were economically active," said Ela. "So I felt that of course they should be in the mainstream of the labor and women's movements."

Ela and the SEWA workers did another survey of poor women, and found out that 93 percent of the women were illiterate, and they had an average of four children. Seventy-eight percent of the women

A pilgrim on a religious journey stops to purchase bananas. After walking for hours in the hot sun, he must appreciate the chance to buy fruit from this woman, who likewise depends upon customers like him to support her work every day.

did not own tools such as a sewing machine or a handcart that they needed for their business, but had to rent these tools. Sixty percent of the women were in debt to a local moneylender who charged very high interest rates. Thirty percent of the women were the only supporters for their family—their husbands were not able to earn money, or the husband was no longer around.

One of the first problems SEWA tackled was police harassment of SEWA members. Women who sold vegetables on the sidewalks of Ahmedabad were constantly harassed by the police. The police claimed that the women had no right to be there, and would demand a fine of 2 to 5 rupees per day (each woman earned only 10 to 15 rupees per day). If a woman refused to pay, the policeman would kick her vegetables or beat her with his stick, or even arrest her and take her to jail. SEWA worked for years to get each woman a legal space where she could sell in peace. In the meantime, SEWA organizers physically confronted the policemen. For example, as Kalima Rose relates in her book, one day the secretary of SEWA, Niru Jadav, saw a policeman going from one vegetable seller to the next with his hand out, demanding a fine. Niru grabbed his arm and pulled a wad of 1 and 2 rupee notes out of his pocket. Then she told him she was going to speak to his boss about getting him fired. He was so scared that he pleaded with her not to tell his boss. Up until that time the vegetable vendors had not realized how easy it would be to confront the police.

Niru's actions gave the vegetable vendors the courage to stand up to the police. One vendor who was being harassed grabbed the badge of the police-

man and sat on it. At the end of the workday, she gave the badge to Ela in the SEWA office. Ela refused to return it until the police commissioner promised to end the harassment.

Ela loved seeing SEWA members find the courage to stand up for themselves. She remembered one of Gandhi's teachings: that no one can be exploited without her or his own participation. But how could a poor, illiterate woman be participating in her own exploitation? To Ela, it seemed that the poor woman was simply a victim who could do nothing to stop her oppression. "For a long time I could not accept this view," Ela wrote in the introduction to a book called *Gandhi on Women*. "But after working for years in SEWA I find it Gandhi's most valid statement." As she saw the SEWA members refuse to submit to the police harassment, she understood what Gandhi was saying. By standing up for themselves, the SEWA members were able to end the harassment. The police knew that SEWA members would not pay the fines meekly. They knew that SEWA officers such as Niru and Ela would support the workers. So the SEWA membership card became a protection against police harassment, even though the city government had not yet issued legal spaces for the vegetable vendors.

Another big problem for SEWA members was extremely low pay. SEWA helped *bidi* workers (women who rolled Indian cigarettes at home) and paper pickers (women who picked up scrap paper to be recycled) to gain a fair wage. During these struggles Ela and SEWA made sure to remain nonviolent and to ask only for what they really needed, as Gandhi had taught. SEWA began to develop a reputation for

These girls make and sell bidis, *a kind of cigarette. To make a* bidi, *they put tobacco on a dried leaf, roll the leaf, and fasten it with a piece of thread. The girl on the right has a small pile of finished* bidis *at her side.*

fairness and honesty. "We never cheat or dupe our opponents," Ela emphasized.

Ela had a broader vision for SEWA than just helping members resist harassment or low pay. She also wanted SEWA to help its members take more control over their work, from buying the raw materials to selling the finished product. Ela wanted SEWA to be more than a union. She also wanted SEWA to help its members form worker cooperatives, businesses that are owned and run by the workers themselves. Ela remembered from her trip to Israel that unions and cooperatives could work together.

Ela saw that a union alone could not solve all the SEWA members' problems. And sometimes the union actually made life worse for a SEWA member. For example, in 1978 SEWA tried to help women *chindi* stitchers. These were women who sewed quilts in their homes using scraps of cloth *(chindi)* from the textile mills. Each woman worked with a male contractor who gave her the chindi and then paid her for the finished quilt. The women made about 60

Three generations of women work as chindi *stitchers. Grandmother and granddaughter sit cross-legged on the floor, folding and sorting the scraps of cloth, while mother works the sewing machine. In many poor Indian families, all members must work to contribute to the household income.*

paise for each quilt, and could earn only about 3 rupees per day. The SEWA chindi stitchers demanded a raise to 1.40 rupees per quilt, but the contractors would not agree. Then the stitchers held a strike for ten days, after which the contractors raised their pay to one rupee per quilt. But when the SEWA stitchers went to pick up their cloth, the contractors would not give them any. The forty SEWA women who had organized the strike were being punished by the contractors.

Ela saw that as long as the *chindi* stitchers were dependent on the contractors, they would not be able to earn a fair wage. What they needed was a workers' cooperative. They needed to be able to get the *chindi* themselves from the mills, sort it themselves, give it out to the stitchers, pay the stitchers, and sell the quilts themselves. After some difficulties and false starts, SEWA set up the Sabina Cooperative to produce *chindi* quilts. SEWA even set

up its own store to sell the quilts and other crafts made by members.

At first the contractors tried to put the Sabina Cooperative out of business by buying all the *chindi*, leaving nothing for the SEWA stitchers. But SEWA negotiated with the government-owned mills to provide the *chindi* first to the actual stitchers, such as the SEWA members, instead of to the contractors. By providing a higher-paying alternative for *chindi* stitchers, Sabina Cooperative forced the contractors to pay higher wages to all the quilt stitchers—otherwise no stitcher would work for the contractors.

"Cooperatives give all workers the power to negotiate," Ela explained. "Out of 600 workers, when 200 belonged to their cooperative, the other 400 also benefited, because those 400 were in a better position to negotiate for higher pay from their contractors. Everyone knew they had a fall-back—they could always join the cooperative if they were not satisfied with their wages from the contractors."

After this successful experience with Sabina Cooperative, SEWA organized many more cooperatives for weavers, bamboo furniture makers, leathercrafters, food sellers, office cleaners, wastepaper collectors, dairy workers, and wasteland recovery workers who planted trees and provided irrigation on former wastelands.

Not every idea of Ela's was successful right away. For example, because Ela believes strongly in the value of education, one of the first things she started was literacy classes for SEWA members. She thought that if the women learned to read and write, they could not only get better jobs, but also would be bet-

Ela, standing at the blackboard, leads a class of SEWA women. Because classes are sometimes long, the women eat lunch during a short break. On the plates beside them, these women have a typical meal: roti (bread), vegetable curry, and a banana.

ter able to take leadership roles and to make sure no one cheated them.

Ela did not realize how difficult it would be for SEWA members to attend the classes after working long hours every day. Many of the women did not see how learning to read and write would help them—after all, they had excellent memories, and could remember all the details needed for their jobs. It wasn't that the women were opposed to learning. In fact, in later years Ela saw that they were eager for classes that helped them make more money at the jobs they already had: dairy workers attended classes on how to keep goats and cows healthy, and block-printers learned more refined printing techniques, for example. They just didn't see how learning to read and write would help them make more money.

Ela tried for years to convince SEWA members to attend the literacy classes, without much success. She was continually distressed by their lack of interest, and was especially upset when mothers kept their daughters out of school so the daughters could earn money. As Ela told author Kalima Rose, "I knocked my head against the wall for years" to get SEWA members to take literacy classes. She was convinced that learning to read, write, add and subtract would help SEWA members immensely, but she could not convince them of this.

Ela finally realized that it was too late for most SEWA members to learn to read and write; they were too desperate for money to spend time doing something that didn't immediately earn them at least a little money. But she also saw that the more money a mother made, the more likely it was that her daughter would go to school—because the mother did not need the daughter's income so desperately. In fact, the literacy classes did become popular in the mid-1990s, when the second generation of SEWA members, the daughters and daughters-in-law of the first SEWA members, were old enough to join SEWA.

Because Ela listened to SEWA members, she did not insist only on literacy classes. Instead, she followed the SEWA members' lead to help them with what they needed most: saving money and borrowing money. She helped them create what was to become a world-famous institution: the SEWA bank.

Chapter 6

A BANK FOR POOR WOMEN

As Ela talked to SEWA members and did surveys of self-employed women, she realized that one of the main problems facing SEWA members was that whenever they needed extra money—to buy bamboo to make furniture, to buy vegetables to sell, or to buy medicine because a family member was ill—they were forced to pay high interest rates to local moneylenders. For example, moneylenders charged an interest rate of 10 percent per *day* or 25 percent per *month*. In comparison, banks normally charged interest rates of between 9 percent and 17 percent per *year*.

For example, if a woman borrowed 50 rupees from a moneylender in the morning to buy vegetables to sell, she had to pay him back 55 rupees in the evening (at an interest rate of 10 percent per day). Every day that she kept the money, she had to pay another 10 percent (5 rupees). After a week, she would owe a total of 85 rupees. If she kept the money for a year, she would owe 1,875 rupees! It was very difficult for the woman to save money to get ahead, because she had to pay so much to the moneylender. Some families had borrowed so much from local moneylenders, and kept the money so long, that they had no hope of ever being out of debt.

In contrast, if the woman had borrowed the same amount of money from a bank at 15 percent interest per year, she could keep the money for an entire year before paying back 57.50 rupees.

However, when SEWA first started, these poor women could not borrow money from a bank, because the banks would not lend to them. The women did not know how banks operated, and they could not fill out a loan application because they were illiterate. Also, the banks did not believe a poor woman would be able to repay a loan, so they did not think lending them money was worth the risk. But Ela had an idea about how to help SEWA members get bank loans. There were many banks in India owned by the government (national banks), and the Prime Minister of India wanted these banks to loan 1 percent of their money to poor people. In 1972, Ela arranged for the national banks to loan money to SEWA members. SEWA taught its members how banks worked, helped them fill out the loan applications, went with them to receive the loans, and made sure they repaid.

Self-employed women in Ahmedabad were so excited about this program that 3,000 women joined SEWA. The women would come to the SEWA offices in groups to learn how to get loans, surround Ela and the other SEWA workers, and shout and interrupt each other in their eagerness to learn about loans. Ela and the other SEWA workers sometimes fled to an office and shut and locked the door for five minutes, just to get away from the crowds of women!

The loan program helped SEWA members borrow money at lower interest rates. But there were still problems. For example, the banks would lend a woman a relatively large amount of money—between 500 and 1,500 rupees—and give her all the money at one time. Where would she keep this money? She did not have a savings account at a bank, and she was some-

Why do we need banks?

What is the purpose of a bank? Why can't we just keep our money in a locked cabinet or closet? We could, but the money might get stolen, eaten by mice, or destroyed in some other way. A bank is a safer place to keep money.

In addition, banks give loans to people who need more money than they have saved—for example, to buy a house or start a business. Without loans from banks, it would be very hard for anyone to buy a house, because very few people can save enough money to pay for a house all at once. It would be just as difficult to start a business, which often needs to grow before it begins earning money.

The person who takes out the loan agrees to pay it back gradually—usually a small amount every month—along with a little bit extra, the interest. The interest helps the bank pay its employees and other expenses. (Most banks also make a profit for their owners, although the SEWA bank and many credit unions do not.)

Banks also provide other services, such as checking accounts, which let people write checks to pay for things they buy; and currency exchange services, which change foreign money into their own country's money (or vice versa).

times afraid that her husband or sons would take the money if she kept it at home. This is sometimes a problem in India among poor families—adult men steal money from the women in their family, but a woman's daughters or sisters usually don't. So she would sometimes give the money to the local moneylender for safe-keeping—the same moneylender who was charging the women unfair interest rates, and from whom Ela wanted to free the SEWA members. In addition, most of these women had never used a bank before. When they went to the bank to pay back their loans, they sometimes went to the wrong bank, because they did not remember which bank had given them the loan. Or they sometimes went after the bank was closed, because they could not spare any time during the workday. And even when they went to the correct bank at the correct time they

were often insulted by the bank tellers, who were annoyed because the women would go to the bank in their dirty work clothes, with their noisy children, and would not have proper identification with them. The SEWA members were not familiar with the way things are done at banks—and the bank workers did not realize that these hard-working women had no place to leave their children or change their clothes before coming to the bank.

In early 1974, Ela and the SEWA members held a meeting to discuss these problems with the banks. Kalima Rose describes this meeting in her book, *Where Women Are Leaders*. Hundreds of women attended the meeting, and one by one they spoke about the difficulties they faced with the national banks. Chanda Papu, the used-clothing dealer, stood up and asked Ela, "Why can't we have our own bank?"

Ela was quick to discourage this idea. "We can't have our own bank. We are too poor. It would take 100,000 rupees to open our own bank." (That was the rule the government had made for people who wanted to start a bank).

But the women would not be discouraged. "We are poor, but there are so many of us!" they insisted. The crowd started cheering. The women were so enthusiastic and had so much faith that they convinced Ela that they could raise the money.

Ela and the SEWA workers helped the members develop a plan for raising the money. The SEWA members talked to every self-employed woman they could find, telling her to come to the SEWA office and buy one or more shares in the bank for 10 rupees per share. (By buying a share, each woman was buying

In India, family members frequently help with childcare, just as this grandmother cares for these young girls. But when every family member—including grandmother—must work, then no one is left to stay home with the children. With no other alternative, poor women are often forced to bring their children to work with them.

a small portion of the bank; she became one of the owners of the bank.)

Ela was amazed at the success of this effort. "It was like a wave," Ela remembered. "Before I arrived at the office in the morning hundreds of women would have already lined up," each woman waiting for her turn to buy a share. In return for her payment, a woman received a receipt in a plastic envelope, which was to be exchanged for a true share certificate (a piece of paper officially declaring that the woman was an owner of the bank) once the SEWA bank was formally registered as a bank. Thousands of women had enough faith in SEWA to pay their ten hard-earned rupees even though the bank had not even started yet. For many women who weren't even sure they could afford to buy a meal for themselves, this was a lot of money: one meal in those days cost only 1.50 rupees. But more than the amount itself, Ela was impressed that the women had enough confidence in SEWA to hand over their money. "If they had not had confidence, they would not have given even one pai," she said.

How did the SEWA members find so many women to buy shares in the bank? One of the organizers of this effort, Anandini Budhabhai, explained this to Kalima Rose:

> How do we illiterate women do things? With our hands. By walking. By carrying loads on our heads. By talking to each other. This is how we built this bank. By walking all over the city, talking and talking to our sisters, carrying small amounts of cash from so many women until we had one big amount.

While the SEWA members were raising the money, Ela went to the Registrar of Cooperative Banks to register the bank. The registrar refused to register the bank. "He asked me, 'How can you have a bank of women, who do not have any control of the income in the family?'" she remembered. Ela explained that these women were working and earning their own money. "Then he asked, 'How can you have a bank with illiterate women?'" The registrar couldn't understand how an illiterate woman would be able to keep track of her own money or even sign her name on her identification card. Ela went back to her office and developed a bank passbook with a picture of each woman holding a slate with her account number printed on it, so she could be identified. As the registrar saw that the SEWA members were collecting more and more money to start the bank, he agreed to register the bank.

In six months, SEWA members collected 60,000 rupees. This was not quite enough money to start the bank, but the government gave them permission to go ahead anyway. In July 1974, the Mahila SEWA Sahakari Bank (SEWA Women's Cooperative Bank) was registered. There was one final problem the day before the bank was registered. SEWA found out that in order to register the bank, fifteen shareholders would need to sign their names! So before the registration, fifteen SEWA members stayed up all night to learn how to sign their names.

The SEWA bank was popular: by 1977 it had extended almost 9,000 loans. Many of these loans were still from the government banks, because SEWA bank did not yet have enough money of its own to cover all the loans. But now SEWA members

This SEWA member proudly holds her bank passbook, which allows her access to an account at the SEWA bank.

This woman, a vegetable vendor, purchased her home with help from the SEWA bank.

could repay through the SEWA bank: they did not have to deal with the government banks at all. Loan amounts varied widely, from 50 rupees to as much as 10,000 rupees and more. Before 1980 most loans were for 500 rupees or less. By 1990 a common loan amount was between 2,000 and 3,000 rupees.

Ela saw how useful—even lifesaving—a SEWA Bank loan could be, as she told author Kalima Rose:

> In 1975 when the bank was not taking many risks, a vegetable vendor came who was under such economic pressure that she was absolutely desperate. Her husband was an unemployed textile worker, and he would somehow roam about and fill his belly each day, but it was a very difficult situation for her and her children. The bank decided to extend her a loan of 50 rupees, and someone went with her to buy green *masalas* (herbs and spices) like coriander, mint, ginger, garlic, and chillies. That day SEWA cared for her children, who were sick and hungry. She earned 6 rupees profit selling the *masalas* that day, and took home food that night. She continued building her business day by day, and the next week she repaid 51 rupees. It was hardly any risk for the bank, and it literally meant life or death for that woman. After that we started extending those 50 rupee loans to many women.

The bank was flourishing, but there were some problems. While most women did make regular payments toward their loans, many women had trouble repaying their loans. When SEWA workers went to a member's home and asked her why she could not

repay, they might find out that her husband had stolen the money to buy alcohol, or that an illness in the family prevented her from repaying, or even that she had died during childbirth.

Ela realized that many SEWA members needed help with their lives before they would be able to pay back their bank loans. One problem was that when a woman had a baby, she often developed an infection and died because the baby was delivered in unsanitary conditions. And even if she did not develop an infection, she usually could not take more than a few days off to rest after childbirth; she had to start working again to earn money. Ela saw that SEWA members needed some sort of insurance that they could draw on when they had a baby.

Ela tried to get the government and insurance companies to provide insurance to SEWA members, but without success: no insurance company wanted to provide insurance to poor women. They thought they would lose money because the women would not be able to pay much for the insurance, and would get sick a lot so the company would need to pay out a lot of money.

So in 1975 Ela suggested that each SEWA member donate one day's wages to SEWA to start the SEWA Mahila Trust Fund. (*Mahila* means woman in Gujarati.) Using this money, SEWA gave new mothers money so they could stay home longer, a "safe delivery kit" with sterilized instruments and supplies that the local midwife could use, and a container of ghee (clarified butter), a traditional high-calorie food that new mothers eat in India.

SEWA also started helping members find the cheapest supplies for raw materials, and helping to

group together members in the same occupations so that they could buy larger quantities of materials for a cheaper price. SEWA helped them take advantage of government money to buy their own tools of the trade, such as spinning wheels, weaving looms, handcarts, sewing machines, or carpentry tools.

All these things helped SEWA members repay their loans. But there was still another problem: a woman's husband or sons might steal her loan money. Ela realized that SEWA members needed savings accounts to keep their loan money safe.

But how could a poor woman who hardly had enough to eat possibly save any money? Ela knew that despite their poverty, some of these women were already saving money, hoarding one or two rupees at a time in a tin box at home. To encourage the women to save more, SEWA designed a piggy-bank in the shape of a small television set (because television was a new thing in India at that time). The piggy-banks were made by SEWA members who were tinsmiths.

Ela wanted the SEWA bank to be as convenient to its members as possible. Why not take the bank to the women, instead of making the women come to the bank? So every week, a SEWA worker would visit various neighborhoods and marketplaces, collect the money women had saved in their piggy-banks, accept payments against loans, and fill out the women's passbooks for them, recording how much they had saved and how much they owed. Women were able to use their savings for doctor's bills and medicine, for house repairs, or to pay for a daughter's wedding.

Even though a lot of banking took place outside

Women waiting at the counter of the SEWA bank.

the bank, the SEWA bank office was nevertheless a crowded, noisy place every day. It was a place where the women could meet, exchange news, drink a cup of tea, and relax. SEWA members describe the bank as "our mother's house." Married women in India traditionally live with their husband's family, and the daughter-in-law usually has the lowest status of anyone in the family. By contrast, her mother's house represents a place where she is cherished, helped, and welcomed with open arms. Ela explained to author Kalima Rose, "At their mother's place, the doors are always open for the daughters. It's a place where she can cry out her problems and difficulties, her dreams and aspirations. . . . Her mother takes her seriously and helps her mediate problems. . . . And from the beginning we have maintained an informal atmosphere [at the bank]. Women are never in a hurry to have their name called, because they enjoy meeting their other sisters here."

Sometimes this informal atmosphere was annoying for Ela and the other middle-class SEWA workers.

Since most SEWA members did not have bathrooms in their homes, they enjoyed using the SEWA bathroom. But for the same reason, they did not at first know how to use a bathroom and keep it clean. They combed their hair in front of the mirror, leaving long strands of hair lying everywhere. They used the toilet but did not flush. "They made it so dirty—I was exasperated, and everyone in the TLA was complaining," Ela said. Finally Ela had to give them a lesson in flushing and in keeping the bathroom clean.

The bank was successful in helping women make more money and gain better working conditions. By the late 1970s, the SEWA bank had made it possible for many women to own their tools of production, to pay off moneylender debts, and to recover the jewelry they had given to a local moneylender in exchange for a loan. In addition, some women had expanded their businesses. For example, a woman who grew roses to sell was able to buy a lamp to wear on her head, so she could pluck roses at night using both her hands.

In a 1990 SEWA survey of its urban members, women listed many benefits of their SEWA membership: 73 percent of women said their income had increased; 76 percent got a regular income; 75 percent were able to find more work; 44 percent had a regular and cheap supply of raw materials; 23 percent owned their own tools; 19 percent had space to work; and 17 percent had started a new business.

Ela was very proud of the fact that the SEWA bank had a better record of repayment than the government banks. For example, in 1980, 87 percent of SEWA bank loan installments were repaid on time, compared to only 16 percent of loans to poor women by the Bank of India. The main reason for this high

rate of repayment was that SEWA members controlled their own bank, and they realized the loans were coming from the savings they kept at the bank. If someone did not pay back her loan, other SEWA members were very concerned—this was after all *their own* money that they had loaned out! Members would gently ask the woman why she could not repay, and try to help her make regular payments.

For many years Ela did not realize that what she and SEWA were doing was something of worldwide importance. The first time she understood this was in 1975, when she traveled to Mexico City to attend the United Nations First World Conference on Women. This was a conference to kick off the United Nations Decade for Women, and during this conference and the two conferences to follow, Ela and SEWA received

What was the United Nations Decade for Women?

The United Nations (UN) is an organization composed of representatives from all the countries in the world. It was formed in 1945, toward the end of World War II, to help prevent war and keep peace in the world. The United Nations also helps countries suffering from disease, famine, and poverty.

The UN declared 1975–1985 as the Decade for Women because many world leaders felt women's concerns were being ignored by individual countries and by the UN. During this decade the UN sponsored three conferences for leaders on women's issues leaders from all over the world. The conferences allowed these women to share ideas on how best to end discrimination against women and help improve women's health, education, income, and status. In addition, countries held their own conferences and events about women's issues, allowing many more people to learn about the problems facing women in each country.

The UN Decade for Women made many people aware of the difficult problems facing women worldwide, and brought about some progress in solving these problems. However, the UN and local women's orgainzations still have a long way to go before women achieve safety, respect, and equality.

Ela, second from the left, receives the Right Livelihood Award. This international award recognizes people who work to aid the underprivileged.

international attention. "At that time I was young and we were trying to do something with no blueprint or model," Ela explained. "All our ideas were coming from the SEWA members and from my own soul-searching. So at that stage it was very important to us to get that kind of attention and recognition."

At the 1975 conference, one of the people inspired by Ela's work was Michela Walsh, a U.S. investment broker. Walsh decided to start an organization, Women's World Banking, to help women around the world get loans.

But even after the attention SEWA got at the 1975 conference, Ela still did not realize the full importance of what she was doing. In 1976 Ela invited one of her favorite authors, the Chinese novelist Han Suyin, to visit the TLA and SEWA. Han Suyin told Ela that SEWA's work was more important to poor people than the TLA's work. "I was surprised," Ela

said. "I never realized this before. At that time I was so busy that I had no time for reflection." Ela thought of SEWA as a product of the TLA, which was after all a large, well-respected organization, the oldest union in India.

But very soon other people all over the world began to agree with Han Suyin. In 1977 Ela was awarded the prestigious Ramon Magsaysay Award given by the Philippines for "making a reality of the Gandhian principle of self-help among the depressed workforce of self-employed women." She donated her $20,000 award money to the SEWA Mahila Trust, which was then able to expand it services. The Trust gave money to new widows who traditionally did not work for one month after a husband's death. The Trust also started child care homes and nursery schools, so SEWA members would have a safe place to leave their children while they worked.

The Magsaysay Award was a great honor and a great help to SEWA, and was followed by many more awards, such as the Right Livelihood Award given in the Swedish Parliament (also known as the "Alternative Nobel Peace Prize"), which Ela won in 1984, the Women and Creation Honor from the Femme Alliance in Paris in 1990, and the International Humanitarian Award from CARE in 1994.

But ironically, the Magsaysay Award was also the beginning of troubles between Ela and the leadership of the TLA. These troubles would eventually lead the two organizations to split apart, and would cause Ela to feel uprooted from her own home and community.

Chapter 7

SEWA WOMEN ON THEIR OWN

In April 1981, Ela returned from a business trip to Rome. When she entered her office, she found that her telephone had been removed. Then she saw a letter on her desk from the TLA leadership. The letter said that because she had not asked for formal permission to go to Rome, her salary would be cut for the time she had been gone.

Ela was upset. She wrote a short note asking the TLA to reconsider. Instead, she received the following "advice," as she recounted to the Indian magazine *Debonair*. The TLA leaders had written, "Since you are so busy with your national and international commitments, you could leave TLA, take your SEWA with you, so that we can give your job and also the office space you occupy to someone else."

"I was so shocked," Ela remembered. "I came home. I cried." This was not the first time she had had conflicts with the TLA leadership, but she never thought that she and SEWA would be thrown out like this. She considered the TLA leaders to be her mentors, and she respected them as she did her parents.

Her husband tried to console her by saying that she and SEWA would have more freedom now that SEWA was independent of the TLA. But Ela did not want SEWA to be hurt by being forced out of the TLA, so she went back to work and apologized to the TLA leaders. Her salary was restored. But on May 1, she received another letter asking her to leave.

Ela's troubles with the TLA had begun when she received the Magsaysay Award in 1977. Some TLA leaders were uncomfortable because so many photographers came to take pictures of Ela, and so many journalists interviewed her. When she came back from the Philippines after accepting the award, some TLA leaders were upset because she hadn't thanked them enough by name in her acceptance speech, although she had thanked the TLA in general.

At that time, in 1977, Ela did not understand why the TLA leaders were so upset about something so petty. But years later she decided it was because the men were jealous that the SEWA women were getting so much attention—more than the male TLA leaders. In India, as in most other parts of the world, men expect to be the leaders and to get the attention, and they expect women to stay in the background. When people around the world became interested in the SEWA movement, the TLA leaders could not appreciate the attention that SEWA received.

After she received the Magsaysay Award, Ela was invited many times to go to other countries, speak about SEWA, and help other countries develop similar programs for poor self-employed women.

The TLA leaders gave her permission to go on these trips, but only after a long struggle, and only at the last minute. To Ela, it seemed that they were jealous that she was getting to go to foreign countries. They told Ela that she was not spending enough time on her work with the Women's Wing. Ela disagreed with them. She felt that the Women's Wing was not hurt by her absences. She had confidence in her co-workers. And she did not understand

why the TLA leaders would be jealous of her trips. No matter where she went she worked for twelve to fourteen hours per day. There was no time for sightseeing or relaxing.

Despite these conflicts and problems, SEWA continued to be part of the TLA. Ela never thought about leaving the TLA. She thought of it as her home. Then, in February of 1981, Ela did something that made the TLA leaders very angry: she spoke out on an issue that she felt strongly about, knowing that the TLA did not agree with her position. This proved to be the last straw for the TLA leadership.

During the first three months of 1981 the city of Ahmedabad was almost paralyzed by riots, violence, and worker's strikes. It all started because a group of upper-caste medical students began protesting the fact that in each medical school class, some admissions slots were set aside for Harijans (formerly known as "untouchables"), as a way of helping them overcome the discrimination they faced. Just as racism is a problem in the United States, discrimination based on caste or religion is a problem in India.

The medical students' protest sparked violence against Harijans all over the city—violence that had nothing to do with attending medical school. Stores were looted, buses were burned, and people were beaten or burned or attacked with acid by mobs. Doctors stopped working in support of the medical students, and textile workers stopped working in support of the Harijans. A curfew was imposed on the city.

The TLA decided not to take a stand on either side of the issue, because although many of its members were Harijans, many TLA leaders were also leaders

of the National Labour Organization, which had middle-class members who were opposed to the Harijan student reservations. But Ela felt that SEWA needed to support the Harijans, because many SEWA members were Harijans, and also because the violence and curfews were preventing SEWA members from working normally and making a living. So Ela and the SEWA members decided to hold a prayer meeting at the end of February. At the meeting Ela explained the situation to the SEWA members and they passed a resolution asking everyone in Ahmedabad to work for peace in the city.

Two days later, Ela was invited to a peace meeting being held by a Gandhian organization, the Sarva Seva Sangh. She attended and spoke about the need for peace and the need to protect the Harijans and tried to put the medical students' protest into perspective. During her work with poor women, Ela had learned that many doctors did not seem to care about

After long business trips, Ela always returns to huge piles of correspondence that demand immediate attention. But she never expected to find the TLA leadership's disapproving letter.

the high death rate of poor women during childbirth. "My bitterness overflowed," she later told the magazine *Debonair*. "I said, 'What you are agitating about is not the real problem. The real problem . . . is these deaths, is medical care. Even today the umbilical cord is cut with a sickle [a tool used to cut tall grass or grain] and that sickle is not even sterilized in the fire; we have not yet been able to put a proper knife or scissor in the hands of the village *dai* [traditional midwife]!' So I said [to the medical students and doctors] . . . 'What are you people fighting about, involving the whole state in your petty quarrels for your few seats? It is so irrelevant!'"

Ela's remarks were quoted in newspapers and on television, and on the third night after the meeting, people attacked Ela's house. She and her family were terrified as they sat inside and listened to stone after stone thudding against the house. The stoning went on for six nights.

Ela finally understood the terror that the SEWA Harijan members had been living under for months. As she told author Kalima Rose, "My members had been telling me for months about the terror of the violence, and I had sympathized with them. But now I understood the sleepless nights surrounded by fear—that terror of lying in the dark and fearing the stones from an unidentified, mass anger."

After two nights they turned off all the lights in the house, and Ela's husband and her twenty-one-year-old son, Mihir, went outside in the dark to see who was throwing the stones. They were shocked to find out that some of the stone-throwers were their own neighbors' sons—boys who used to play with Mihir as children!

The abuse did not end with the stoning. No one in her neighborhood would speak to Ela or her family. Even some of her relatives did not agree with her, and Ela was not as welcome in their homes as she used to be. Although she was popular among the working class, Ela was scolded by the TLA leadership. However, she felt that she had done the right thing, and the SEWA members backed her up. But the TLA leadership was tired of conflict and consumed with jealousy. Finally they insisted that Ela and SEWA leave the TLA.

Being thrown out of the TLA caused some problems for SEWA at first. SEWA had a building of their own which they had built in 1980 and used for meetings, but they had to find more space for all their offices. They also had to negotiate new contracts for raw materials for some of their members.

Most damaging of all, the TLA withdrew their deposits—700,000 rupees—from the SEWA bank. This was over 25 percent of the SEWA bank's total deposits at that time. SEWA had to find money to replace these TLA deposits. "It was a difficult time for us," Ela remembered. "But we were determined to show the TLA that we could survive." SEWA members and staff workers brought in deposits from anywhere they could find—relatives, friends, savings they had kept at home. Within six months the money had been replaced.

But this was also, as Ela's husband had predicted, a time of freedom for SEWA. "Although insulted at the way we had been thrown out, really, we felt most powerfully, an incredible sense of freedom," Ela told author Kalima Rose. "It felt like a daughter's righteous struggle. We had left the nest."

Customers at the SEWA store can buy baskets, clothing, purses, decorative fabrics, and more, all made by SEWA women. This man bargains for a good price on a bamboo wastepaper basket.

Ela and the SEWA members had decided to make SEWA into an all-woman organization. This was partly because they were angry at the TLA leaders. But Ela also felt that women would be more confident and take more leadership roles if everyone in the organization was a woman. During a conversation with Elisabeth Bumiller, who was interviewing Ela for the book *May You Be the Mother of a Hundred Sons: A Journey among the Women of India,* Ela said, "Even if we do not give men the right to vote at our meetings, the very presence of men, particularly of their own family, makes women withdraw."

Ela felt strongly about helping self-employed women to be leaders of SEWA. She realized that she and other middle-class women could not truly understand the problems facing self-employed women, or the solutions that would work the best. "Where do we find the source of women's leadership?" Ela remembered asking Ansuya Sarabhai during her early years with the TLA. "She replied, 'From our members.'" Ela did the same at SEWA: she was always on the lookout for self-employed women who were outspoken and passionate, to train as organizers for their industries. These women would help educate other women doing similar work about SEWA, bring in more members, and organize protests, strikes, or rallies when necessary. In addition, some self-employed women were "officers" of SEWA (such as Chanda Papu, the used-clothing dealer, who was vice-president of SEWA for some years) and helped to make decisions about SEWA.

But while Ela looked forward to the day when self-employed women could run SEWA by themselves, she did not simply hand over leadership responsibility to inexperienced, uneducated women. She felt that while preparing self-employed women for leadership roles, the more educated, experienced women also had to take responsibility. "We have to be careful not to grab power and control," she said in an interview with researcher Jennifer Sebstad, "but . . . we must also be prepared to take final responsibility. Only creating awareness is not enough. We must also prepare leaders. But until they are ready to assume power, we must assume final responsibility for action. If we don't, we fail. If the poor had that capacity already, they would not have been exploited for so long."

SEWA trained new leaders through the SEWA Academy, which offered classes in organizing, teamwork, and other skills. SEWA also used videos to train new leaders. In 1984 Ela asked a New York City videomaker, Martha Stuart, to come to Ahmedabad and train SEWA members in how to run a video camera and make simple videotapes. Because many of the

women were illiterate they had to memorize the entire process. These SEWA members made videotapes to teach new members about the bank, to teach women how to run a cooperative, and to show women how to organize a demonstration or rally. In addition, SEWA made videos to document the suffering of their members who lived in poverty in the slums, and they used those videos as evidence in their fight for help. For example, they showed government authorities their video of open sewers in a slum area, and the government finally set about fixing the problems. Several SEWA videos have been shown on television in India, helping to educate Indian people about the problems facing self-employed women.

Ela also wanted to raise the consciousness of SEWA members about the social traditions that kept them oppressed. For example, when SEWA started organizing in rural areas around Ahmedabad, one of the biggest problems was that any land owned by a poor woman's family was often mortgaged to the local moneylender in exchange for loans. The rural SEWA

A SEWA member films a puja *(ceremony) for the opening of a SEWA store.*

members asked SEWA bank for loans to buy back the family land. SEWA agreed, on one condition: the ownership of the land must be in the woman's name—not in her husband's or father-in-law's name. Sometimes rural women were stunned when SEWA informed them of this condition. How could a daughter-in-law, the lowest-status member of the family, possibly own the family land? But with the SEWA bank's insistance, many rural women became owners of the family land. Once they were the landowners in the family, these women's status went up.

SEWA membership improved the family and community status of women in cities, as well. For example, in a 1990 survey, urban SEWA members reported that after they joined SEWA they had more decision-making power when it came to their work, major household expenses, their children's education and marriage, and social customs. Sixty percent of SEWA members said they had acquired the courage to stand up for themselves in a conflict with an employer or the police. As a result of joining SEWA, almost 50 percent of the women said their confidence in voicing opinions within the family and community had increased, and almost 40 percent said their prestige had increased.

Through her work with SEWA Ela learned that the more money a woman earns, the better off her family will be. "Because women's income is used mostly for *roti, capra,* and *makaan* [bread, clothes, and house], the more cash income which goes into her hands, the faster the family's quality of life goes up," Ela said to author Kalima Rose.

Ela wanted to educate SEWA members about women's rights and women's oppression in a broader

sense, beyond the right to a fair wage and good working conditions. In 1987, in the state of Rajasthan, an incident of *sati* made national news. An eighteen-year-old woman named Roop Kanwar had burned herself on her husband's funeral pyre. *Sati* was declared illegal in 1829 by the British, and since then has been rare. But many people, especially in Rajasthan, regard it as an honorable thing for a wife to do, to show respect for her husband. Thousands of people attended the *sati*, which was supposed to be a holy act conferring blessings on the spectators. But women's rights groups were outraged, and claimed that the woman had been drugged and forced to kill herself.

Many SEWA members were originally from the state of Rajasthan, and Ela brought up the *sati* at one of SEWA's meetings. "Who among you is ready to commit *sati*?" Ela asked. One woman out of the 2,000 present raised her hand. The other SEWA members protested, and talked about the fact that women were pressured to do destructive things to themselves despite the fact that women's work is valuable and useful. SEWA members decided to go to Rajasthan to join other women from around the country in a silent protest of the *sati*. They also sent a memorandum to the chief minister of Rajasthan, condemning the practice of *sati*.

Like Ansuya Sarabhai, who encouraged Ela and other women to be fearless, Ela wanted SEWA members to be confident and able to stand up for their own rights. "I feel that my work with SEWA is a continuation of Ansuya's work with the TLA," Ela said, "because the condition of mill-workers in 1917 was desperate—just like the condition of the self-employed women when we started SEWA."

Chapter 8

SEWA TEACHES THE NATION AND THE WORLD

In 1999, Ela was sixty-five years old and still actively involved with SEWA. She had stepped down as SEWA's general secretary in 1996, in order to allow other women to take leadership roles, but she continued to work with SEWA on major policy issues and to help build their organizations.

The SEWA office is a four-story brick building on the Sabarmati River, across the street from Victoria Garden, a park in central Ahmedabad. SEWA also owns four houses in the same block. The SEWA bank, union offices, cooperative offices, legal offices, a craft shop selling SEWA crafts, and training centers for such things as embroidery and electrical wiring, are all located in this building and the four houses. In addition to this indoor space, SEWA members also use some outdoor space nearby: the roof of the main building is used by block printers, and a nearby empty lot is used by bamboo weavers. By 1999 SEWA had more than 160,000 members in Gujarat and more than 250,000 in India.

Ela spent the mornings in meetings with other SEWA workers and outside visitors. After lunch she met with SEWA members in her office or at their workplaces, and in the evenings she sometimes had meetings with government officials or employers. This general schedule was frequently interrupted

by travel: Ela went to the capital city of New Delhi about once a week to meet with politicians and experts, to rural areas around Ahmedabad to meet with other SEWA members, or to other states to meet with their local SEWAs. About twice a year she traveled abroad to the United States or to Europe for meetings and exhibitions of SEWA's handicrafts.

During the little free time she had, Ela enjoyed singing Indian classical and folk songs and accompanying herself on the harmonium, a small portable organ. She sometimes took singing lessons in northern Indian classical music. Her son and his family lived nearby, and Ela enjoyed spending time with them and especially with her five-year-old grandson, Somnath. During trips to the United States Ela saw her daughter, Ami, who lived in New Haven, Connecticut, with her American husband and two children. Ela's husband Ramesh had died very suddenly of a heart attack in August of 1993, and she missed him very much.

Ela had achieved the goals she had set for herself when she first started SEWA: she wanted to improve the lives of poor self-employed women; she wanted to bring self-employed women into the mainstream of the labor movement; and she wanted to move self-employed women into a leading role in India's women's movement.

The lives of SEWA members started improving almost right away, as SEWA surveys showed—the women's income increased, and they were able to buy land and houses. By 1999 the daughters and daughters-in-law of the first SEWA members had joined SEWA themselves. These young women are no

longer as desperate for money as their mothers and mothers-in-law had been. They have the time and the interest to take the literacy classes that Ela was so eager to start at the beginning of SEWA. They are finding that being able to read and write helps them to make sure they don't get cheated by contractors. They are also able to get around more easily, now that they can read street signs and bus numbers.

But even though the next generation's lives are better than their mother's, there is still a need for SEWA. The daughters and *their* daughters will always be able to use the union, bank, insurance plan, and many other SEWA programs, just as middle-class and even wealthy workers in India and all over the world belong to unions and cooperative banks. And unfortunately, there are still many more desperately poor self-employed women in Ahmedabad whose mothers were not SEWA members.

Ela was successful in reaching her second goal, bringing self-employed women into the mainstream

This young girl, the daughter of a broommaker, will be able to take advantage of SEWA's many benefits. She and her family live in the Palm Leaf Community, a poor section of Ahmedabad where there are many self-employed women.

of the labor movement. She taught people in the labor movement about the fact that self-employed women were workers who should benefit from the protection of a union. Over the years Ela gave speeches about SEWA at conferences of international labor organizations. By 1985 the SEWA union was able to affiliate itself with international labor organizations, such as the International Federation of Food, Beverage, Tobacco, and Allied Workers, and the International Federation of Plantation, Agricultural, and Allied Workers. These affiliations with established unions made it clear that self-employed women needed union protection just as much as, if not more than, salaried workers who had one steady employer.

But Ela was not satisfied. She wanted the largest, most important international labor group, the International Labour Organization (ILO) to pay attention to self-employed women. This is the group that sets the standards for international labor laws. As late as 1989, the ILO was composed only of representatives from the formal working sector, and paid absolutely no attention to women like the SEWA members. But Ela and SEWA kept pushing, and in 1996 the ILO passed standards for homeworkers, including a minimum wage and working conditions. Ela was thrilled with this victory, but she knew the fight was not over yet: these standards still must be ratified by individual countries before they become law in those countries.

Now SEWA does more than participate in the mainstream of the labor movement; it actually changes the way labor unions operate. According to Dan Gallin, the former general secretary of the International

Union of Food, Beverage, Tobacco, and Allied Workers union, "the future of unions is SEWA."

"SEWA is different from other unions," Ela explained, "because we are not just a group of workers pressuring the employer for more pay and better conditions. SEWA also has 100 cooperatives—the workers themselves are their own employers." When unions and cooperatives work together, as in SEWA, all workers benefit.

The Indian government also has accepted the fact that self-employed people are workers. Ela and SEWA helped form an organization called the National Centre for Labour, which is a group of trade unions for self-employed workers from around the country. This organization was registered as a union in 1994 without any problem—whereas in 1972 SEWA had to wait months and convince the Registrar of Unions to register it.

Ela also succeeded in achieving her third goal: bringing self-employed women into the mainstream of India's women's movement. The Indian women's movement has brought national and international attention to such issues as *sati*, dowry-deaths, rape by police, and wife-beating. While working with SEWA members, Ela discovered that although they suffered from some of these problems, their main, overriding concern was their work: they felt they would be able to handle their other problems if they could find steady, well-paying work. Ela and SEWA make sure the Indian women's movement puts a lot of attention on poor women and their work.

In addition, government leaders started paying attention to self-employed women. For years, SEWA had asked the Indian government to set up a

commission to study the problems of self-employed women, and in 1987 Prime Minister Rajiv Gandhi (no relation to Mahatma Gandhi) agreed. He appointed Ela to the Rajya Sabha (upper house) of the Indian Parliament, and asked her to serve as the chair of this National Commission on Self-Employed Women.

To collect information on self-employed women around the country, Ela and the other commission

What does the Indian women's movement do?

Women in India, like women all over the world, suffer from discrimination and inequality. For example, women are in general not as educated as men, and earn less money then men. In India, when a woman marries, she usually goes to live with her husband's family, where her status is low and where she is sometimes treated poorly. Sometimes a woman is beaten or even killed by her husband or in-laws because she did not bring a large enough dowry (money and gifts from her parents) at the time of her marriage. Alcoholism is a problem among men—especially poor men, who have little education and few opportunities—and many women are beaten by their husbands. Women also bear the main burden of raising the children.

The Indian women's movement seeks to solve these and many other problems facing Indian women. The movement began in the nineteenth century, and was originally started by Indian men who had been educated in England and who felt ashamed of the way Indian women were treated. At that time, most women were uneducated, were married off as children (often to much older men), and were treated as social outcasts if they became widowed.

Gradually, as more and more women became educated, women took over the movement for women's rights. During the Indian struggle for independence, women played an important role, and the Indian constitution guarantees equal rights for women and men. Today there are hundreds of women's organizations all over India—involved in everything from women's health, job training, and rape protests to college women's studies departments and professional associations for women in many careers. In addition, for sixteen years India was led by a popular woman prime minister—Indira Gandhi (no relation to Mahatma Gandhi). Her leadership helped all Indian women to see that they could be powerful and in charge of their own lives.

members traveled to every state in India, talking to self-employed women to find out what their problems were and what help they needed. The Commission published a 400-page report called *Shramshakti,* which means "women's power," detailing these problems, as well as fifty pages of recommended solutions. The most important solution, according to the commission, was to help self-employed women own their productive assets, such as tools, raw materials, land, animals, bank accounts, and buildings. *Shramshakti,* which Ela describes as SEWA's "manifesto," has been translated into many Indian languages, and is used by the national government, state governments and other women's organizations when they develop programs to help self-employed women.

In addition to achieving her three goals, Ela has also achieved a goal that she never even imagined when SEWA first started: she has been able to help poor women all over India and around the world. Ela and SEWA have helped to start Self-Employed Women's Associations in other parts of India and the world. When Ela won the Magsaysay Award in 1977 and received so much publicity, women from all over India wrote to her asking how they could start a similar organization. She invited them to come to SEWA in Ahmedabad, learn how it worked, and go back to start their own. These other SEWAs are completely independent of the SEWA in Ahmedabad, but they frequently consult with each other and help each other with problems.

Ela's work with SEWA Bank has inspired other people to start similar organizations, such as Women's World Banking, started in 1981, and the World Bank's Consultative Group to Assist the

At a meeting of bidi *workers, Ela shares information about SEWA.*

Poorest (CGAP), started in 1995. The World Bank is a bank designed to help the governments of poor countries get loans to develop their countries, but the World Bank has been criticized for lending money to big, expensive government projects that end up harming poor people: for example, loaning a government money to build a dam that causes millions of poor people to have to leave their land and homes. Inspired by Ela's work with the SEWA Bank, the World Bank started CGAP, which makes loans to rural and urban poor people, mostly women.

Ela is also on the board of the Rockefeller Foundation, which is one of the oldest, largest foundations in the United States. (A foundation is an organization that gives away money to groups who are doing good things for the world.) Ela was selected for the board after a worldwide search for a leader experienced at working with poor women. As a board member, Ela helps the foundation decide which organizations get the millions of dollars the foundation gives away every year. "Ela knows what types of interventions by outsiders genuinely strengthen and empower the poor," according to Lincoln Chen, vice president of the Rockefeller Foundation.

Every country in the world has poor women, and many countries have not been able to figure out how to help these women. Ela and SEWA have become so famous for their success in helping poor women improve their lives that leaders from around the world have visited SEWA and talked with Ela to find out how she did it. United States First Lady Hillary Clinton has visited with Ela several times, in both Washington, D.C. and Ahmedabad. Polish leader

Lech Walesa and South African leader Nelson Mandela have also visited Ahmedabad to meet with Ela.

"One thing SEWA has certainly achieved is visibility," Ela declared in 1996, in her speech announcing that she was stepping down as SEWA's general secretary. "Visibility for all the unorganized, self-employed women the world over. Women who were invisible to the naked eye, to the policymakers, to the statisticians, were made visible by our collective strength."

Ela describes SEWA as a "banyan tree." A banyan tree is an Indian tree which sends out roots from its branches. Each root grows towards the ground, forming another trunk of the tree. A single banyan tree has an almost countless number of trunks, and can spread over a large area of land—large enough for an outdoor market to be held underneath its branches. Like a banyan tree, SEWA has many different projects spreading from its branches, and over the years each project has sprouted many more projects. The SEWA union sprouted the National Centre for Labour. SEWA's rural development activities sprouted the Rural Women Producers' Association, which helps rural women develop businesses and reach customers. Out of the SEWA bank grew women's savings associations in districts around Ahmedabad. The SEWA Mahila Trust led to child care cooperatives and health cooperatives. The SEWA workers' cooperatives have grown to include 60,000 women in seventy-one cooperatives.

And like a banyan tree, SEWA has more than one "trunk" (leader) to support its "branches" (programs). Ela was the first leader, but she does not and cannot

Two children walk in front of a single small banyan tree. When these hanging roots reach the ground, they will grow into trunks that eventually help support the tree.

Ela greets rural SEWA members at a meeting.

support SEWA all by herself. One of Ela's main goals was to make sure there were many other capable women leaders to run SEWA's many programs.

In the years to come, Ela wants SEWA to continue growing and pressing for laws to protect self-employed women. And she wants self-employed women—who made up 87 percent of SEWA's leadership in 1999—to continue to take more leadership roles within SEWA. She also wants self-employed workers to gain political power as voters and leaders. Politicians still do not see self-employed people as a voting group, and so do not feel the need to develop programs and policies that would benefit the self-employed. "Politicians see them as voters but not as informal-sector voters," Ela explained in *Global City Magazine*. "They are seen as different groups: Harijans, Muslims, or Christians. I am a great believer in organization, and I believe that if they could be mobilized, not on caste or religious lines but as part of the People's Sector, things would change."

In addition, Ela wants SEWA and other women's groups to decide on what kind of government they really want. "How do we, as women, see a feminist governance?" she asked in 1997, at a conference of women's groups celebrating the fiftieth anniversary of India's independence. "I am referring to a more equal, more caring, more effective, more responsive administering of development by the government."

Ultimately, Ela wants to create a society in which women and men work side-by-side, without stereotypes or fear. She wants men to see women as partners, and not as objects to be used; and she wants women to see men as partners, not as wolves to be feared.

Ela spends a great deal of time consulting with organizations in other countries as they try to follow SEWA's effective model for improving the lives of poor workers.

Ela Bhatt saw people who were invisible to others: the dusty, underfed, underpaid women who work from dawn to dusk selling vegetables, or scavenging for paper, or hauling heavy loads of cloth for miles. And Ela didn't just see them, she wanted to help

them—and not just by giving them a little money. Ela wanted to help these women help themselves, and recover their human dignity. With the strength of the SEWA women themselves supporting her, Ela has succeeded in bringing these women to the attention of the world. Together, they have proved to the world that poor, illiterate self-employed women can run their own unions, businesses, banks, and cooperatives—that, if given a chance, they can run their own lives.

CHRONOLOGY

1933	Ela Bhat is born on September 7 in Ahmedabad, India.
1942	Ela's maternal grandfather and maternal uncles are jailed for their participation in the Indian independence movement.
1947	India wins independence from Britain.
1951	Ela works on a census, traveling to poor slum areas to gather demographic data. It is her first exposure to widespread, deep poverty. She spends a year living in poverty.
1952	Ela begins law school.
1955	Ela begins work with the Textile Labour Association.
1956	Ela marries Ramesh Bhatt on April 20.
1958	Ela's daughter, Amimayi, is born on January 8.
1959	Ela's son, Mihir, is born on November 24.
1968	After years away, Ela rejoins the TLA, this time as the head of the TLA's Women's Wing.
1971	Ela attends a conference on labor and cooperatives in Tel Aviv, Israel, where she learns about how unions and cooperatives can work together. Groups of poor self-employed women meet with Ela at the TLA to learn how the TLA Women's Wing can help them. The Self-Employed Women's Association is born on December 3.

1974	The Mahila SEWA Sahakari Bank (SEWA Women's Cooperative Bank) is registered with the state in July, after self-employed women conducted a city-wide fundraising campaign.
1975	The Mahila SEWA Trust is established to provide each SEWA member with money and supplies for maternity leave. Ela attends the Mexico City United Nations conference on women.
1976	SEWA Bank has enough deposits to begin making loans from its own funds.
1977	SEWA helps women *chindi* stitchers in urban areas to demand more money per quilt, and the Sabina *chindi* cooperative is born. Ela receives the Ramon Magsaysay Award, donating her award money of $20,000 to the SEWA Trust.
1980	SEWA organizes a meeting for women leaders working with self-employed women. Their suggestions are included in a government plan. Women's World Banking is established by Michela Walsh, who was inspired by Ela at the 1975 UN conference. SEWA constructs its own buildings.
1981	Riots and violence surrounding the issue of reservations for Harijans in medical colleges paralyze the city of Ahmedabad. SEWA takes an unpopular position, and people stone Ela's house for several nights. In May, the TLA asks Ela and SEWA to leave the TLA offices.
1983	SEWA affiliates with a large international union, the International Federation of Food, Beverage, Tobacco, and Allied Workers.
1984	Ela receives the Right Livelihood Award in the Swedish Parliament.

1985	SEWA joins the International Federation of Plantation, Agricultural, and Allied Workers. SEWA submits a resolution to the Indian government asking for a commission to focus on self-employed women. Ela and SEWA initiate reconciliation/peace efforts between Muslim and Hindu members of the community.
1987	Ela is appointed to the Rajya Sabha (upper house of parliament) and asked to chair the commission on self-employed women. Ela leads a march in silent protest of *sati* and the Roop Kanwar incident.
1990	Receives Women and Creation Honor from the Femme Alliance in Paris.
1993	Ela's husband, Ramesh, dies.
1994	Ela helps form the National Centre for Labour, a group of trade unions for self-employed workers from around the country.
1996	For the first time, the International Labour Organization (ILO) passes standards for home-workers, including a minimum wage and working conditions. Ela steps down as the general secretary of SEWA, but continues to serve the SEWA movement.